

FUNDAMENTALS - OF
BUSINESS - ENGLISH



HOLZINGER

Gartha W. Kirbach.
447 Downing Ave.
FT WAYNE, IND.

Fundamentals of Business English

*AN ELEMENTARY TEXTBOOK
FOR USE IN HIGH SCHOOLS
AND COMMERCIAL SCHOOLS*

BY

MARION STONE HOLZINGER, A.M.

*Formerly Instructor in English
Bryant and Stratton Business College
Chicago, Illinois*



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Brains store and apply knowledge, but language conveys it. As language is the more accurate, it permits a better application of knowledge to needs; and nowhere is accuracy in the use of language more essential than in business. The faulty wording of a message may cost a business man a fortune, and sooner or later he learns this; and the faulty wording of a letter in which application is made to him for employment will often cause him to shut his mind against the applicant. The student usually met with in business school, in public school, and in active life has need of a textbook on English that will clear up for him the points that may reasonably be expected to perplex him. It is such a textbook that Mrs. Holzinger has prepared in *Fundamentals of Business English*. She has been content to leave the niceties of rhetorical theorizing to others. Through years of teaching, through wide contact with business, and through special study she has been particularly well fitted for the preparation of a book like this. The publishers offer it to student and school and public in full assurance that it fulfills the requirements of their motto, "Books that apply the world's knowledge to the world's needs"

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PREFACE

The business man is of necessity the final judge of the efficiency of the training given in any commercial department or school. His opinion, therefore, is of the greatest significance and should be regarded with interest and respect.

The following extracts from their letters show the attitude of several prominent business men toward the study of English as part of the student's training for business:

I am very much interested in your efforts for the advancement of the study of English, which I think is one of the vital essentials in the education of students preparing for a business career.

J. A. McCORMICK, *Vice President Chicago Trust Company*

I wish to go on record as saying that I believe emphatically that ability to speak English correctly is a direct asset to a bookkeeper or stenographer. Ability in English has decided weight with me in the employing and promotion of applicants and employees. HENRY L. EVERETT, *Employment Manager Sears, Roebuck & Co.*

Regardless of position, whether bookkeeper, stenographer, or clerk, the proper understanding of the English language is essential to efficient handling of the position and to the employee's advancement. One who is careless in the use of language will ordinarily be found likewise careless in the handling of work.

R. A. COOMBS, *Employment Manager Montgomery Ward & Co.*

I believe the ability to speak and write good English is absolutely essential to a business career, especially now that so much more business is done by mail than heretofore. It must also be remembered that in many cases the only point of contact a company has with its customers is a letter, and it is of greatest importance, therefore, that this should be written in correct English and pleasing manner. . . . The employee who uses good English has a tremendous advantage over his fellow employees who have not taken advantage of their opportunities

through their failure to realize the importance of good English in conducting business. . . . Students of shorthand, bookkeeping, or typewriting will find it quite as essential as a mechanic does his tools. CHARLES H. REQUA, *Board of Trade, Chicago*

You might be interested to know that our decision to employ or not to employ an applicant for an office position is based largely on the applicant's ability to write and speak English correctly. For this reason we always require a written application as well as a personal interview in order to judge more carefully of the use of English. . . . As for a stenographer, it is obvious that the correct use and spelling of English is absolutely necessary if she is to hold anything better than a mere copying or typing job. DE FOREST HULBURD, *Vice President Elgin Watch Co.*

In my opinion inability to use English correctly is an insurmountable barrier to employment in any stenographic or secretarial position worth applying for. No "up-to-the-minute" business man who is considerate of his own business prestige would be satisfied to use the services of an employee whose incorrect use of English in business correspondence would make him the subject of criticism. . . . A "better English" movement merits universal coöperation. It is timely and will be supported by the higher-grade employers and employees alike.

A. B. CLARKE, *Assistant Supt. Mandel Brothers, Chicago*

In spite of such encouragement as this, even the most optimistic teacher or principal must at times be discouraged by the apparent futility of attempts to interest the commercial student in the study of English. The study of bookkeeping or shorthand offers an immediate reward—the ability to earn a salary; but the study of English as it has been presented thus far in his schooling seems to him entirely remote from any application to his career.

This text is the result of several years' experimenting, with a twofold purpose: first, to overcome this prejudice on the part of English classes by eliminating

from the course of study everything which could not be shown to have a practical and immediate value in business; and, second, to discover the methods of presenting the material left after this process of elimination, in the clearest and most usable form.

As a consequence of this point of view, Part One, "Common Errors in Speech and How to Correct Them," is not an orderly treatment of English grammar. On the contrary it is, as the title suggests, a study of *errors*, and only those grammatical principles necessary to an understanding of how to correct these errors are discussed. The use of grammatical terms has been reduced to a minimum. In other words, the section has been made as "un-grammarlike" as possible, for the student has decided that "Grammar doesn't do you any good," because he once "learned a lot of rules and definitions" and still speaks incorrectly. The use of the simple corrective schemes developed in this section for overcoming the common errors in speech soon makes the student feel that he is getting results.

In Part Two, "Business Punctuation," an attempt is first made to lay the foundation for an interest in the subject by using examples and illustrations to show how knowledge of punctuation has a commercial value in that it saves time and helps to prevent misunderstanding and error. The student who realizes this but "has already studied punctuation" is next made aware of the wide difference between punctuating the ordinary sentence and the long, involved sentence of the business letter. As a con-

sequence the need of practice in the latter seems real to him. Some general principles of punctuation are explained, and are followed by more than the usual number of practice exercises. These exercises are the unique feature of the section, in that they are taken wholly from actual business letters. While they are not models of correct composition, and while they may be somewhat monotonous, the student can see that they are "real," the kind he will have to punctuate when he goes into an office to work, and he responds accordingly. Whenever it is possible, this section should be correlated with Part One and Part Three.

Business correspondence, to which Part Three is devoted, is usually a new body of subject matter to the student, and his interest is easily aroused. He is sure, however, to experience at least one if not all of several difficulties. These are outlined below, with an explanation of the features of the text calculated to obviate them.

1. *He does not understand business practice or transactions clearly*, and yet he is too far advanced to feel that writing a letter to a friend offering to sell him a kodak or telling him why he should attend business college is quite worth while as training for business. The text meets this problem in two ways. First, it explains carefully the routine followed in common business transactions—such as putting in a claim, collecting by letter, fixing responsibility for damage to goods—and relates them as often as possible to the actual experience of the student.

Second, it supplies detailed exercises which explain exactly what the letter is to be about. Indefinite exercises, supplying only general directions and information, are rarely successful, because the student has no background of business experience or knowledge from which to draw details.

2. *He does not know how to begin his letter.* The chapter, "The Beginning and the Ending of the Up-to-Date Business Letter," is planned to help in this case. The "good beginnings" suggested for almost every type of letter as it is discussed, while they do in a measure discourage originality, prevent a serious fault, that of falling back upon the old "Replying to yours of the 14th inst. . . ." The teacher should see to it that these models are used to suggest other sentences rather than simply copied.

3. *He lacks ability to plan a letter.* A definite paragraph outline for the common types of letters is arrived at inductively as each of these types is studied. This is done: (1) by explaining all the circumstances and business practice connected with the kind of transaction in question, (2) by calling attention to the items of information a letter regarding such a transaction must contain, (3) by leading the student, through the use of examples and illustrations from his own experience, to appreciate the best method of arranging these items in order to secure proper reading or emphasis.

The exercises in the section call for repeated use of these outlines and, therefore, tend to fix them in the student's mind. While it is obvious that no such

set of outlines could be made to cover every business letter, the ones given will be suggestive to the student in later actual business experience.

Part Four, "Word Study," is designed for use as supplementary material to vary the work of the other sections and for a convenient reference chapter for the student.

The business college or commercial school will find that the course outlined meets the unique demands of its routine and organization in the following ways:

1. In Parts One, Three, and Four, every chapter and almost every section is complete in itself and presupposes little or no knowledge of preceding sections. This is to provide for the weekly influx of new students who must, as a rule, take up the English work with an already established class.

2. Business college classes are usually made up of students with widely varying degrees of experience and education. The subject matter of the text is simple enough for the grammar school graduate, and yet, because of the practical application and unique treatment of this material, more advanced students will not feel that it is unsuited to, or too elementary for, their needs.

3. The method of dividing the text into several complete sections makes it possible to accommodate various classes of students who come to the school for special training in some one phase of the work — punctuation, for instance — rather than for a general English course.

M. S. H.

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PART ONE

COMMON ERRORS IN SPEECH AND HOW TO CORRECT THEM

FUNDAMENTALS OF BUSINESS ENGLISH

INTRODUCTION

EXPLANATION OF TERMS

In Part One we are going to study how to correct the common mistakes in speech and writing. More than half of these mistakes are violations of grammatical principles. This does not mean, however, that the section is a complete and systematic grammar. Instead, it explains just those principles that have to do directly with mistakes in everyday speech and writing.

Before we begin our study of these principles, it is necessary to understand the meaning of the terms we are to use. They are the tools with which we are to work. You are probably familiar with most of them already.

THE SENTENCE AND ITS PARTS

When you express a complete thought in words, you make a *sentence*.

The order came promptly,
Has that bill been paid?
Harry, please come here.

Sometimes you combine words into short groups called *phrases*: "at four o'clock," "working hard," "down the street," "with the watch." While a phrase may give some idea of location, appearance, time, or place, it does not express a complete thought.

You do not really *say* anything until you make a sentence. Phrases are always used as parts of a sentence.

He *came at four o'clock*.

Working hard, the clerk completed his report.

The procession *passed down the street*.

The man *with the watch* is the timekeeper.

THE SUBJECT AND THE PREDICATE

Every sentence has at least two parts:

1. A *subject*, which tells what you are talking about.
2. A *predicate*, which tells something about the subject.

The order | came.

Here "order" is the subject, because that is what is spoken of; and "came" is the predicate, because that is what is said about the order.

The subject is usually the name of some person or thing: "order," "book," "store," "goods," "man." This name is called a *noun*. If instead of "book" you say "it," and instead of "man" you say "he," the subject is a *pronoun*.

The predicate is usually a word or phrase which expresses some action or asserts a fact; e.g., "go," "does," "have," "sees," "is," "has gone," "will come." This word or phrase is called a *verb*.

MODIFIERS

Often words are put with the subject and the predicate to describe them or to add to their meaning. Such words are called *modifiers*.

Take the sentence, "Our large order of January 12

for books came Tuesday by express." Here "order" is the important word of the subject and is called the *subject noun*. The words "our" and "large," and the phrases "for books" and "of January 12," add something to the meaning of "order." They are, therefore, its modifiers. "Came" is the asserting word and is called the *predicate verb*. Its modifiers are "Tuesday" and "by express."

1. Select the complete subject and the complete predicate in the sentences that follow.

2. Point out the subject noun and its modifiers and the predicate verb and its modifiers.

Remember that the subject does not always come first in the sentence, and that in certain sentences which give commands, like "Go home," no subject is expressed.

1. Several prominent lawyers in the East have been employed by this new corporation.

2. These large orders must be filled promptly.

3. Well-trained stenographers are in great demand.

4. Where does Henry work?

5. In the late summer months, prices usually drop.

6. During the war almost all building stopped.

7. When did the representative of the telephone company call?

8. Please send this report at once.

9. Promptly upon receipt of your letter, we notified the stockholders.

10. The population of Chicago has increased 21 per cent since the last census.

COMPOUND SUBJECTS AND PREDICATES

It is possible for one sentence to have several subjects or several predicates. A sentence of this kind

is said to have a *compound subject* or a *compound predicate*.

Compound subject: The *comptometer* and the *dictaphone* are great time savers.

Compound predicate: We *wired* him Tuesday and *canceled* our order.

Point out the compound subjects and the compound predicates in the following:

1. Both men and women are employed in this office.
2. The goods were carefully packed and shipped last week.
3. The posters and handbills are printed, but not folded.
4. The students and teachers must fill out this blank and return it.
5. Take these bills and mail them.
6. Address, but do not seal these envelopes.

THE OBJECT

We may combine a subject and a predicate and still not express a complete thought. Thus if you write "The stenographer mailed," there is a subject, "stenographer," and a predicate, "mailed." But you can see that the meaning is not complete until you add *what* she mailed. "The stenographer mailed the *letter*" is a complete sentence, and the word "letter" is the *object* of the verb "mailed."

The object of a verb is the word that names the person or thing that receives the action expressed by the verb.

Examine this group of words: "He gave the letters." While there is a subject, "he," a predicate, "gave," and a direct object, "letters," the meaning does not seem complete. We want to ask, "*To whom* did he give the letters?"

Some verbs, then, require a second object to make a complete sentence. This object which tells the name of the person or the thing *to* or *for* whom or which something is done is called the *indirect object* of the verb.

We sent *them* the order.

The man paid his *employee* good wages.

Mr. James sold his *partner* the business.

In these sentences point out the subject, the predicate, and the direct and indirect objects:

1. We sent your bookkeeper an itemized statement of the account.
2. The letter contained his check.
3. Did you see him?
4. He sold me this house.
5. He walked fast.
6. Into the office walked the detective.
7. He called me twice.
8. Did you call any one?
9. Open the door.
10. Training and persistence win success.
11. The typist wrote ten letters and addressed one thousand envelopes for circulars.
12. The agency sent them two stenographers.
13. The jury deliberated for an hour and then returned their verdict.

You have found, then, that some verbs are followed by objects and that the sentence would be incomplete without this object to tell the name of the person or thing that receives the action expressed by the verb.

I mailed — *the letter*.

The clerk sold — *the goods*.

Verbs like these that require an object are called

transitive verbs. *Trans* means "across." The action is carried "across" from the subject to the object.

All verbs which do not require objects are *intransitive verbs*.

Some verbs may be intransitive in one sense and transitive in another.

Transitive: The customer *returned* the goods.

Intransitive: The boy *returned* promptly after his lunch.

Point out the transitive and the intransitive verbs and those which may be either, according to the way they are used:

sing	walk	has	say	seems
take	does	jump	was	studies
shine	decide	talk	give	sell
go	is	wish	succeed	grow

PREDICATE NOUN AND PREDICATE ADJECTIVE

You undoubtedly decided that the verb forms "is" and "was" are intransitive and that they never take objects. You can "hit," "see," or "help" some one, but you cannot "is" any one. You will find, however, that if you try to make a sentence by putting a subject with "is" or "was," it will almost always be incomplete. "Mary is" does not express a complete thought, but if you say, "Mary is *my sister*," then the predicate verb "is" is completed by the addition of the noun "sister."

The word that is used to complete any part of the verb "to be,"—e.g., "is," "was,"—and that names the same person or thing as the subject, is called a *predicate noun* or *pronoun*.

Sometimes the word used to complete the verb "to be" is not a noun or pronoun, but an adjective. An *adjective* describes or points out a noun or a pronoun; e.g., "pretty," "good," "this," "large." When it is used to complete the verb "to be," an adjective is called a *predicate adjective*.

The letter is *long*.

Such prices are *unreasonable*.

Name the subject, the predicate, and the predicate noun or adjective in these sentences:

1. My desk was open.
2. The youngest boy in the class was the winner of the medal.
3. Washington was the first President of the United States.
4. Marshall Field and Leiter were partners at one time.
5. Shorthand is difficult.
6. Shorthand is a difficult subject.
7. The hat was very expensive.
8. Their gift was an expensive vase.
9. Is Mr. L. your friend?
10. The day was warm.
11. It was my book. ✓

CHAPTER ONE

PRONOUNS

CHANGES IN FORM OF PRONOUNS — “I,” “MY,” “ME”

A *pronoun*, you probably know, is a word used instead of the name of some person or thing. The word “pronoun” comes from the Latin word *pro* meaning “for.” It would be extremely awkward to say, “I saw Mr. L. the other day and Mr. L. looked well.” To avoid such disagreeable repetition we substitute the pronoun “he” for Mr. L.’s name. Other pronouns which may be substituted for names are:

I, you, he, she, it, we, they, who

You will see that each of these pronouns has other forms; e.g.,

I, my, me, who, whom

Nouns, or names—e.g., “boy,” “girl,” “hat,” “book”—do not have so many forms as pronouns, and so mistakes in their use are rare. Take, for example, these sentences:

The *boy* came.

I saw the *boy*.

In the first sentence you notice that “boy” is what we are talking of, and hence the subject, and in the second sentence the person who was seen, and hence the object. Yet the form of the word was not changed to show this.

Now if the pronoun “he” is substituted, the sentences become:

He came.

I saw *him*.

The pronoun, then, has one form when it is the subject of a sentence and a different form when it is the object of a sentence. This means that you will have to be very careful in choosing between the two forms of a pronoun if you are to avoid making a mistake.

The pronoun used as the subject is said to be in the *nominative* or *subjective case* or *form*; likewise, the pronoun or noun used as the object of the verb or preposition is said to be in the *objective case* or *form*.

You will find it convenient to have a table showing these two forms for all the pronouns. These forms should be memorized:

	NOUN									PRONOUN									
Subjective:	girl	I	you	he	she	it	we	you	they	who									
Objective:	girl	me	you	him	her	it	us	you	them	whom									

Every noun and every pronoun has a third form or case, the *possessive*. These forms are very familiar and mistakes in using them are rare.

Possessive

		NOUN								PRONOUN									
girl's	my	your				his	her	its											
girls'	our	your								their									

THE PRONOUN AS SUBJECT OR OBJECT

EXAMPLES. You and $\left\{ \begin{array}{l} \text{I} \\ \text{me} \end{array} \right\}$ were invited.

He asked you and $\left\{ \begin{array}{l} \text{I} \\ \text{me} \end{array} \right\}$.

Even if you had never heard of a subject or of its having to be in the subjective case, you would not

think of saying, "Me was invited," or, "He saw I," and yet you will recognize this as a common mistake in sentences like these:

Wrong

You and me were invited.

He asked *you and I* to come.

Let us try to account for the kind of mistake made in these two sentences by examining the second. The pronoun form "you" is correct for either a subject or an object. When it is put *next* to any word, it "fits in" and sounds correct. Because of the words "you and" coming before it, the word "I" is not close enough to the verb "asked" for the discord to be noticeable. This is the reason it is easy to make a mistake.

This explanation should give you a key to the practical ways of overcoming this error:

Omit in your mind the word "you" or any noun that separates the pronoun about which you are in doubt from the remainder of the sentence.

He told you and $\left\{ \begin{array}{c} \text{I} \\ \text{me} \end{array} \right\}$ to go.

He told *I*. *Wrong*

He told *me*. *Right*

You and $\left\{ \begin{array}{c} \text{I} \\ \text{me} \end{array} \right\}$ were invited.

I was invited. *Right*

Me was invited. *Wrong*

Another way to eliminate this error — and you are to adopt whichever seems easier for you — is:

Take each subject or object separately.

He told you and $\left\{ \begin{array}{l} \text{I} \\ \text{me} \end{array} \right.$

He told you.

He told me.

You and $\left\{ \begin{array}{l} \text{I} \\ \text{me} \end{array} \right.$ were invited.

You were invited.

I was invited.

PRONOUNS AFTER PREPOSITIONS

EXAMPLES. He spoke to you and $\left\{ \begin{array}{l} \text{I} \\ \text{me} \end{array} \right.$

This is between you and $\left\{ \begin{array}{l} \text{I} \\ \text{me} \end{array} \right.$

Another common mistake in the use of pronouns is made by failing to observe this rule:

Use the objective forms after certain short words called **prepositions**.

Wrong

He spoke to you and I about it.

This is between you and I.

Here is a list of prepositions:

to	by	like	but (except)
for	about	beside	behind
from	with	except	between

With all but one of these words, "between," you can test your pronoun form just as you did the pronouns used as subject or object of the verb.

He spoke to you and $\left\{ \begin{array}{l} \text{I} \\ \text{me} \end{array} \right.$

to I. *Wrong*

to me. *Right*

He spoke to you and me.

or

He spoke to you.

He spoke to me.

He spoke to *you and me*.

The preposition "between" would sound equally odd with either "I" or "me" following; and so with it the only way to decide is to observe your rule, "objective form after prepositions."

For some reason, "except," "but" (when it means "except"), and "like" seem hard to test and most frequent mistakes are made in their use. You will need to watch them carefully.

When "but" does not mean "except," it is simply a joining word, or *conjunction*, and does not affect the form of a noun or pronoun that follows it.

Preposition: Every one knows this *but* him.

Conjunction: Not Mary, *but* he is going.

For drill, say the following sentences over and over, filling the blanks with all possible objective pronoun forms:

This is between you and —.

They say she looks like Henry and —.

No one knows this but you and —.

Every one is going but you and —.

Fill the blanks in these exercises. There is a separate exercise for each pronoun, in order that you may become perfectly familiar with its two forms.

I — me

1. He asked you and —.
2. You and — were asked.
3. He thinks you and — should do the work.
4. May Mary and — sit here?
5. He told you and — to go.
6. No one knows this but Mrs. B. and —.
7. Did he speak to you or —?
8. She is to do typing for the president and —.

she — her

1. They did not tell any one except Mary and —.
2. Miss Lewis and — were selected to represent this department.
3. They selected Miss Lewis and — to represent them.
4. I was to get a recommendation from you and —.
5. This book also was written by Mr. L. and —.
6. I want to sit beside you and —.
7. I think he looks more like his sister and —.
8. They gave these letters to you and — to type.
9. Shall I ask Miss James and — to report to you?
10. You and — should come Tuesday.

he — him

1. I shall ask you and — for references.
2. Shall I apply to you or —?
3. You and — will certainly hear from us again.
4. I think they will hold you and — responsible.
5. We have received no report from the secretary or —.
6. Every one except you and — was present.
7. You and — will be notified at once.
8. I think your sister looks like you and —.
9. Do you believe what John and — said?
10. I saw you and — Tuesday.

we — us

1. He told ~~the~~ girls to go.
2. ~~The~~ girls are going to have a new rest room.
3. Like —, every one is trying to lessen manufacturing expense.
4. They as well as — are trying to.

they — them

1. You and — are to report at once.
2. You as well as — are going.
3. I notified you as well as — that there would be a meeting.
4. Shall I report this to you and —?

PRONOUNS AFTER THE VERB "TO BE"

WHY IT IS CORRECT TO SAY, "IT IS I"

If you say, "It was me" instead of "It was I," or "I thought it was her" instead of "I thought it was she," you have a habit of incorrect speech which is a very difficult one to overcome. This is because there is no simple device which you can use to check or correct yourself, as there is for the other mistakes which you have studied. You must simply learn:

Use the subjective case after forms of the verb "to be." Sometimes this rule is expressed in a little rhyme which makes it easier for some people to remember. The difficulty is that it does not contain all the forms of "to be."

After am, is, was, were, be,
Use I, we, he, they, she.

It will also help, if you can see why this rule is a sensible, logical one. The verb "to be" with its different forms, "am," "are," "is," "was," "has been," "have been," is the one verb in our language which is like an equality sign (=), and which will always say that the person or thing *before* it is the same person or thing as the one indicated *after* it; e.g.,

John is my brother.
John = my brother.

Washington was the first President of the United States.
Washington = the first President of the United States.

You can see that these sentences could be turned around and the sense would still be the same:

The first President of the United States was Washington.
Washington was the first President of the United States.

This means that the subject of the verb "to be" is the same as the noun which follows it, or the *predicate noun*. We have already learned that the subject of the sentence is always in the subjective case. Is it not perfectly reasonable, then, that the word which names the *same* person as the subject should also be in the subjective case?

When pronouns are used as subjects and after the verb "to be," it is much more difficult to remember this. The subject pronoun is usually "it," which stands for the name of some indefinite person the speaker has in mind. For example, some one is knocking. You say, "It is John," which means, "The person knocking = John." When you use a pronoun after "is," which is a form of the verb "to be," the sentence must read, "It is he," because "it," being the subject, is subjective, and "he," being the same person as the subject, must also be subjective.

Now, to become accustomed to the correct sounds, you should repeat aloud as often as possible the following sentences, filling the blank with the subjective form of all the pronouns that will make sense in the sentence:

It is ——.
Is it ——?
It was ——.
Was it ——?
If I were ——.
He thought it was ——.
We think it is ——.
Could it be ——?
It could not have been ——.

Have the following exercise read aloud to you if possible. Write the one word which should fill the blank. There are examples of all the uses of pronouns that we have studied so far, but be on the lookout particularly for forms of "to be."

I — me

1. Wait for Miss Taylor and —.
2. May the stenographer and — have this desk?
3. It was — who told him.
4. If you were —, would you go?
5. Will you meet Mr. James and — at five o'clock?
6. Every one is going away except you and —.
7. Was it — you called?
8. He said he was sure it was —.
9. Between you and —, I do not believe him.
10. It could not have been — you saw.

she — her

1. It was either — or her sister.
2. Was it — he called?
3. I think the girl we saw is —.
4. Girls like — should have better positions.
5. Every one came except — and her friend.
6. If I were —, I would not decide at once.
7. I knew it was —, the moment I saw her.
8. It could not have been —; she was out of town.
9. Is it — you want to see?
10. No one knows but you and —.

he — him

1. What have John and — decided to do?
2. Was it — you met?
3. I had no idea it was —.
4. This is — speaking.
5. Do you want Mr. Everett and — to report?
6. Mr. Everett and — were asked to report today.
7. If it had been —, we should have recognized him at once.

8. If I had known that it was——, I should have called to him.
9. You and —— were notified.
10. Do you think Mary looks like John and ——?

we — us

1. Yes, it was —— you passed Sunday.
2. The buyer as well as —— is to blame.
3. It was —— girls he called.
4. He spoke to —— salesmen about the matter.
5. I am sure they knew it was ——.
6. If it had been ——, there would have been no trouble.
7. They said if they were ——, they would decline.
8. It was intended for —— girls.
9. He, with two of —— bookkeepers, will look over the accounts.
10. It must have been —— they wanted.

they — them

1. It makes no difference to Mr. Long or ——.
2. I did not see the girls and —— there.
3. Was it —— you wanted?
4. I said, "It is —— who should pay the damages."

THE PRONOUN "WHO" OR "WHOM" IN A QUESTION

EXAMPLE. $\left. \begin{array}{l} \text{Who} \\ \text{Whom} \end{array} \right\} \text{ do you wish to see?}$

Do you always know when to use "who" and "whom" to introduce a question? Just for an experiment, fill the blanks in the following sentences, or better still have some one read the sentences to you rapidly; e.g., "One. Who or whom do you think will be elected?" Then on your paper write, "1. Who," if that is your choice. Rapidity is the main object. This is to test how correctly you speak naturally when you do not have time to think of a reason.

1. — are you writing to?
2. — did they ask?
3. — did you think it was?
4. — did you say asked you?
5. — did you say they asked?
6. — do you expect to see today?
7. — were you with?
8. — are you waiting for?
9. — did she marry?
10. — did you say was appointed?

If you made any mistakes in this exercise, you will be surprised to see how quickly you can become absolutely *sure* in your choice of “who” and “whom” in a question by using a very simple method.

Take, for example, the typical short question used at the heading of this section:

Who } do you wish to see?
Whom }

Now, answer this question:

I wish to see *him*.

Whom do you wish to see?

Whenever you find that “him” fits in the answer to a question, use “whom” in the question.

Try this question:

Who } do you think will be nominated?
Whom }

Answer the question:

I think *he* will be nominated.

Who do you think will be nominated?

When “he” fits in the answer to a question, use “who” in the question.

Showing this in tabulated form, we have:

he — who
him — whom

The grammatical reason for this “pairing-off” is that “he” and “who,” as you will probably remember, are in the subjective case, while “him” and “whom” are in the objective case. The pronouns “he” and “him” are not interrogative pronouns, and therefore cannot be used to ask questions; so we substitute for them the question pronouns “who” and “whom.” In substituting, however, you must take very great care to see that the case is kept the same.

Repeat every word in answering the question. You will see by examining the following sentence how failure to observe this caution might make an incorrect sentence:

Who }
Whom } was it they wanted?

It was *he* they wanted.

he — who

Right: Who was it they wanted?

If you had simply answered, “They wanted him,” the resulting question would have been, “Whom was it they wanted?” which is, of course, incorrect. The pronoun “who” is the predicate pronoun after “was,” not the object of the verb “wanted.”

See now if this scheme has helped you, by comparing the result of the following exercises with the first one you took. Use the same directions:

EXERCISE 1

1. — do you want to take?
2. — do you think will be held responsible?
3. — do you wish to see?
4. — shall I say is waiting?
5. — shall I get to sign this letter?
6. — did you say was to go?
7. — do you think has come?
8. — have you invited?
9. — have you decided to invite?
10. — do you think he meant?
11. — were you with?
12. — did you tell to do this?

EXERCISE 2

1. — does she look like?
2. — is it that she reminds me of?
3. — do you think it was they wanted?
4. — is your letter from?
5. — do you think can do this work best?
6. — do you think looks best?
7. — did they say was to take charge of the switchboard?
8. — did they put in charge of the switchboard?
9. — shall I say called?
10. — do you think it was she called?
11. — do you believe is most accurate?
12. — do you think knows enough to do this?

THE PRONOUN "WHO" OR "WHOM" IN A STATEMENT

EXAMPLE. I shall vote for { whoever
whomever } is best fitted.

When "who" and "whom" or "whomever" and "whoever" are used in a statement, they are called, for convenience in referring to them, *relative pronouns*.

A relative pronoun has two uses in a sentence: It

takes the place of some name, and it acts as a joining word, or *conjunction*.

Take, for example, this sentence:

He asked the man *whom* we met on the street.

There are really two parts or ideas, "He asked the man" and "we met him on the street." But "him" cannot be used to combine sentences any more than it can be used to ask questions; so you substitute "who" for "he" and "whom" for "him," just as you did in your question exercises.

But when there is a sentence like the one used in the beginning of this section, you will find yourself in doubt whether to use "who" or "whom."

I shall vote for $\left\{ \begin{array}{l} \text{whoever} \\ \text{whomever} \end{array} \right\}$ is best fitted.

For if you put the relative pronoun with the words "vote for," the test would be "for him, *him* — *whom*"; but if you put it with "is best fitted," it would be "he is best fitted, *he* — *who*."

Now in a case of this sort, you have only to remember a simple guide:

The words that follow the relative pronoun determine its form.

I shall vote for *whoever* is best fitted.

This rule is a reasonable one, because the relative pronoun, like any other conjunction, belongs with the part of the sentence that it introduces. Take, for example, a sentence containing the conjunction "and":

We do not have these goods in stock just now, and we cannot promise when we shall be able to send them.

You can see here that the conjunction would look very strange if it had been put with the first part of the sentence, and the comma placed after, instead of before, "and."

Of course the relative pronoun usually occurs in the middle of the sentence, and hence goes with the latter part; but you must not get the idea that this is always true, because the relative pronoun may come first, as in this sentence:

Whoever }
Whomever } you select will be satisfactory.

You do not test this sentence by saying, "He will be satisfactory. He — who," but by putting the relative pronoun with the words that follow it according to rule. "You select him" is the test sentence, hence the correct form will be, "*Whomever* you select will be satisfactory."

Use the correct form of the relative pronoun in these sentences. Do not repeat the entire sentence, because that would take too much time. Instead, train yourself to pick out immediately just those words following "who" or "whom," "whoever" or "whomever."

EXERCISE 1

1. He is a person — I always trusted.
2. He is a person — they say is trustworthy.
3. They did not say — she married.
4. They did not say — it was she married.
5. Give this to — is there to receive it.
6. Do you know — he dictated this letter to?
7. I met a man — I thought looked like him.
8. Take — you think will enjoy it most.
9. A man entered — I afterward found to be an old friend.
10. They did not tell me — they wanted.

EXERCISE 2

1. This is for —— does the best work.
2. I shall take —— they want me to.
3. Have you decided —— should go?
4. Employ —— you think is most capable.
5. —— you employ will satisfy me, I know.
6. We shall send notices to —— is on the mailing list.
7. We shall never find out —— it was they took.
8. We shall send notices to —— they have put on the mailing list.
9. I think it should be given to —— they decide is best fitted.
10. I could not decide —— it was he resembled.

EXERCISE 3

1. All members were there but those —— we had failed to notify.
2. He telephoned the man —— you gave the order to.
3. I can't think —— he told.
4. Ask all —— you think have not subscribed.
5. We are to go with —— they appoint to represent the firm.
6. We shall employ —— we think writes the most accurate letters.
7. Deliver this message to —— is there.
8. Give the check to —— they send to get it.
9. The prize will be given to —— makes the best drawing.
10. I pointed out the man —— I thought was in charge.

EXERCISE 4

1. We depend entirely upon those employees —— we have selected to do this work to make a good report.
2. This second notice is given in the interest of those —— we have already notified of a lapse of their insurance.
3. We shall compel all —— we see wasting materials to pay a fine.
4. —— you choose will be the one we shall send.
5. There is no mark to show —— this belongs to.
6. I do not know —— to trust with the message.
7. The bookkeeper —— we believed to be so reliable has proved to be dishonest.

8. The stenographer — I hoped would come this morning has disappointed me.

9. The stenographer — I told to report this morning has disappointed me.

10. They told us — they wished to send.

PRONOUNS WITH "AS" OR "THAN" IN COMPARISONS

EXAMPLE. He is taller than $\begin{cases} I \\ me \end{cases}$.

When "like" is used in making comparisons, the objective forms follow it, because "like" is then a preposition. But when "as — as" or "than" is used, we cannot say definitely, "always use subjective, or always use objective," because both may be correct according to the meaning of the sentence.

Right: I like him better than (I like) *her*.

Right: I like him better than *she* (likes him).

Always supply the words understood after or before "as" or "than" in comparisons.

Wrong: He is taller than me (am).

Right: He is taller than I (am).

Wrong: He does not work so fast as her (does).

Right: He does not work so fast as *she* (does).

Strike out the incorrect forms of pronouns after the three "comparison words" "as," "than," and "like" in these sentences. If both pronoun forms are correct according to the meaning intended, put a cross mark by the sentence:

1. Are you older than (*he, him*)?

2. He can do this work better than (*we, us*).

3. Such a careless typist as (*she, her*) would not be trusted with important work.

4. No one knows better than (*I, me*) how hard the work is.
5. She can type faster than (*we, us*).
6. I can control Mary better than (*he, him*).
7. I think you are much taller than (*she, her*).
8. You are very tall, like Mary and (*she, her*).
9. The manager told me much more about the work than (*she, her*).
10. He looks very much like brother and (*I, me*).

THE PRONOUN AND ITS ANTECEDENT

EXAMPLE. Each of the men did $\left\{ \begin{array}{l} \text{his} \\ \text{their} \end{array} \right\}$ work.

You may understand the term "antecedent" better if you know that it comes from two Latin words meaning "to go before." The antecedent of a pronoun is the word to which it refers.

The *clerk* was discharged because *he* was inefficient.

The pronoun "he" refers to the noun "clerk." Therefore we say that "clerk" is the antecedent of "he."

Point out the antecedents of the pronouns in the following sentences:

1. Find the letter and bring it to me.
2. Mr. James and Mr. Smith will telephone, if they can come.
3. The stenographer has finished her work.
4. The agent whom the firm sent took the order.
5. Here is the letter which I wrote today.

There is a very important rule regarding the pronoun and its antecedent. Here it is:

A pronoun must agree with its antecedent in number.

That is, when you refer to *one boy*, you say "he," but when you refer to *two boys*, you say "they"; to

one book, "it," to two or more books, "they." In other words, if the antecedent is singular (1), the pronoun is singular; and if the antecedent is plural (2 or more), the pronoun must be plural. Here are the singular and plural forms of some of the pronouns:

(1)	(2)	(1)	(2)	(1)	(2)
he	they	his	their	him	them
she		her		her	
it		its		it	

While this rule seems very simple, there is one great difficulty. It is easy to tell with words like "boy" or "boys," "book" or "books," whether one or two persons or things are meant; so naturally you can make the pronoun agree. There is, however, a certain set of words which always seem to mean more than one but which really mean only one. Here is a list of them showing how they are used with other words. *Remember that each of these phrases means only one:*

each	<i>each</i> of the men
every	<i>every</i> man, woman, and child
every one	<i>every one</i> is here.
any one	(Notice the words "one" and "body," which are always singular.)
anybody	
some one	
somebody	
either — or	Ethel or Mary
neither — nor	Neither of us. Neither Ethel nor Mary.

Now, examine the test sentence:

Each of the men did $\left. \begin{array}{l} \text{his} \\ \text{their} \end{array} \right\}$ work.

If *each of the men* means only one, it is perfectly

clear that one person does his own work only and not two persons' work. The sentence, therefore, should read:

Each of the men did *his* work.

Suppose, however, that you want to decide about sentences like these:

Every man, woman, and child should do $\left\{ \begin{array}{l} \text{his} \\ \text{her} \\ \text{its} \\ \text{their} \end{array} \right\}$ part.

Every one in the class is to read $\left\{ \begin{array}{l} \text{his} \\ \text{her} \\ \text{their} \end{array} \right\}$ paper.

You are considering here every individual separately, so that "every" means only one. For this reason it would be incorrect to use the plural pronoun "their." But "his" will not fit "woman" or "child," and the class may contain both boys and girls. The rule here is:

If there are several antecedents differing in sex, or if the antecedent refers to a mixed group, the masculine form of the pronoun is used.

Every man, woman, and child should do *his* part.

Every one in the class is to read *his* paper.

Fill the blanks in the following exercises with pronouns that indicate the correct *number*:

EXERCISE 1

1. Every one must put ——— age on this card.
2. Notice is hereby given to all property holders to pay ——— taxes.
3. Every property holder is hereby notified to pay ——— taxes.
4. Every stenographer and bookkeeper has ——— own desk.

5. All the stenographers and bookkeepers have — own desks.
6. Either Frank or Mary should have — desk here.
7. Every one of these articles must be put in — place.
8. If anybody has lost — umbrella — should call at the office.
9. Has any one finished — work?
10. Did everybody bring — books?

EXERCISE 2

1. He saw that each of the students had secured a position for —.
2. No one can be held responsible for anything out of — department.
3. Every man and woman should do what — can.
4. Neither of them was willing to give up — claim.
5. Any one finding my book will be doing a favor if — will return it to Room 406.
6. If any one has not paid — dues, — should do so at once.
7. Every city, town, and village must furnish — quota of soldiers.
8. If any one wishes to enter a complaint about — goods, — should do so at once.
9. Neither of the girls brought — books.
10. If either of these reports is found, bring — to me.

SUMMARY OF GRAMMATICAL FACTS ABOUT PRONOUNS

PRONOUNS. Words used in place of nouns.

KINDS. *Personal* I, you, he, she, it, etc.

Interrogative Who, whom, whose, which, what.
(Question)

Relative Who, whom, whoever, whomever.

FORMS OR CASES. *Subjective* 1. Used for the subject.
2. Used after forms of "to be."

Possessive Used to show possession.

- Objective*
1. Used for object of the sentence.
 2. Used after prepositions: for, from, by, except, but, with, at, to, between, like, etc.

ANTECEDENT. Word for which the pronoun stands. The pronoun must agree with it in number.

SUMMARY OF CORRECTIVE METHODS USED FOR PRONOUNS

Who — whom

<i>In questions.</i>	Answer the question	ANSWER	QUESTION
		he	who
		him	whom

In statements. Put with the words following — preceding words have no influence.

I, my, me, he, his, her, etc.

In constructions like "You and —," "Mary and —." Omit the pronoun "you" or any noun coming before the pronoun about which you are in doubt.

With "each," "every," "every one," "everybody," "either," "neither." Always make the pronoun singular.

When used in comparisons with "as" or "than." Fill in the words understood before or after "as" or "than."

REVIEW EXERCISES

Have the following sentences read aloud to you and write down the pronoun form which you choose in each case. This is a much better test of your ability to think quickly and speak correctly than looking at the sentence and crossing out the incorrect form. You may, however, do this also after you have chosen the pronoun forms from hearing the sentence.

EXERCISE 1

1. It is (she, her) who is to blame.
2. Was it (he, him) (whom, who) you met?
3. They agreed to allow the stenographer and (I, me) to do some of our work at home.
4. It is not the bookkeeper but (she, her) they sent for.
5. (Who, Whom) do you think is best for this place?
6. It is just such boys as (he, him) who make good accountants.
7. Is that Helen? Yes, that's (she, her).
8. What were you and (they, them) talking about?
9. He wants neither you nor (I, me).
10. It is neither you nor (I, me) he wants.

EXERCISE 2

1. It wasn't you, but (we, us) he called.
2. (Who, Whom) did they decide it was?
3. I have never seen any one have such remarkable success as (they, them).
4. Is it (we, us) you are calling?
5. If it was (he, him), why didn't you call me?
6. He told either you or (I, me) to make a note of the messages.
7. It is (they, them) who should go.
8. Give it to (whoever, whomever) wants it.
9. No one has been so honored as (he, him).
10. It was (she, her) who answered the telephone.

EXERCISE 3

1. It is (he, him) not (I, me) they want.
2. Let you and (I, me) go.
3. It was (we, us) who sent those packages.
4. (Who, Whom) are these books for?
5. If I could learn as quickly as (she, her), I should be satisfied.
6. It was (he, him) who addressed the club.
7. It is supposed to be (he, him).
8. They went on without my brother and (I, me).
9. I suppose it was (we, us) they were discussing.
10. Take (whoever, whomever) will be of greatest assistance to you.

EXERCISE 4

1. If I could please every one as easily as (*he, him*), I should be fortunate.
2. It was (*they, them*) who told me to apply.
3. It is (*I, me*) (*who, whom*) she is calling.
4. Her mother and (*she, her*) are in the East.
5. It is (*he, him*), (*she, her*), and (*I, me*) who are to blame.
6. This work should be assigned to (*whoever, whomever*) can be here at eight o'clock.
7. No one could be more sincere in congratulating you than (*I, me*).
8. It certainly wasn't (*we, us*) who lost those letters.
9. (*Who, Whom*) do you suppose is in the office?
10. Who was there? Only (*I, me*). No one except (*she, her*).

EXERCISE 5

1. The filing will be done by (*whoever, whomever*) in my judgment is best fitted.
2. Every one seems more surprised than (*I, me*).
3. It was either (*he, him*) or his brother who called.
4. (*Who, Whom*) do you expect to get the goods from?
5. It is (*we, us*) you refer to.
6. Every one had decided to take (*his, their*) books.
7. I shall sell this cabinet to (*whoever, whomever*) will pay \$75 for it.
8. I am the girl (*who, whom*) the employment agency sent here.
9. I gave it to the gentlemen (*who, whom*) you said is Mr. B.
10. If either of those girls had finished (*her, their*) letters, (*she, they*) could take your dictation.

CHAPTER TWO

VERBS

AGREEMENT OF SUBJECT AND PREDICATE

Because you have spoken English for so long, you automatically “fit” to the names of the people or things about which you are speaking (subject nouns and pronouns) the word that tells what you want to say about them or ask about them (verb).

I am going. Ethel is going. You are going.
The boy sees us. The boys see us.
The singer was there. The singers were there.

Expressed in grammatical terms, the rule that was observed in these sentences is:

A verb agrees with its subject in person and number.

See how natural it is for you to observe this rule by making the second and third sentences in the following series state the same fact or ask the same question about their subjects that the first does about its subject:

EXAMPLE. *I see him. John sees him. They see him.*

1. They know him. He ———. Do you ———?

2. Mr. L. and Mr. J. were there. I ———. You ———.

3. We have told him. Jane ———. They ———.

4. I am to go. Mary and I ———. You ———.

5. Are we to sit here? ——— he to sit here? ——— I to sit here?

English verbs, except in the case of the verb “to be,” make only one change to show number and person. This change occurs in the third person singular.

IRREGULAR

Singular

I am
you are
he, she, it is

Plural

we are
you are
they are

REGULAR

Singular

I talk
you talk
he, she, it *talks*

Plural

we talk
you talk
they talk

Singular

I have
you have
he *has*

} talked

Plural

we have
you have
they have

} talked

The ease with which you filled in the exercises above and the fact that you know that the English verbs make so few changes have probably made you feel quite "at home" with this principle of agreement of subject and predicate, and you have no doubt decided that it is a very simple matter. As a matter of fact, few other principles of grammar are more often violated than this one.

For instance, take the verb "do." To make this verb agree with its subject looks like so simple a matter that it would seem quite unlikely that you would ever fail to use the correct form. You say automatically, and correctly, "I *do* not know," "You *do* not know," "He *does* not know," "It *does* not make any difference," or "It *does* not look like rain." But do you, like many people, say quite as automatically, "He *don't* know," "It *don't* make any difference," or "It *don't* look like rain"? If you do, you are really

saying, "It do not . . ." and "He do not . . .," which is of course an absurd error. There is nothing incorrect about the use of contractions (short forms) in conversation, but be careful to use the contraction that agrees with the subject of your sentence. Here are the correct forms:

I do not	(don't)	we do not	(don't)
you do not	(don't)	you do not	(don't)
he, she, it <i>does not</i>	(<i>doesn't</i>)	they do not	(don't)

There are some types of sentences in which the question of agreement of subject and predicate is much more complicated. We shall take an example of each type, analyze it, and find some simple "guide" which will help you to avoid making mistakes.

TWO OR MORE SUBJECTS CONNECTED BY "OR" OR "NOR" DIFFERING IN PERSON OR NUMBER

EXAMPLE. Either you or I $\left\{ \begin{array}{l} \text{are} \\ \text{am} \end{array} \right\}$ to go.

The words "either — or" and "neither — nor" always indicate choice; for example, "Either Mary or Jane is to go." Here it is clear that only *one* of the girls will go; therefore the verb must be in the singular *number*. As to the *person* — you could say "Mary is" or "Jane is," because both subjects are in the third person singular. But take the test sentence at the beginning of the section:

Either you or I $\left\{ \begin{array}{l} \text{are} \\ \text{am} \end{array} \right\}$ to go.

Here again "either" shows that there is a choice, but shall you make the verb fit "you" and say "are," or

shall you make it fit "I" and say "am"? If you say, "Either you or *I are*," the sound is unpleasant, as if you were saying "*I are*." So the sentence should be:

Either you or I *am* to go.

To avoid any "discord" this is the rule to follow:

When there is a choice of two or more subjects indicated and they are different in number or in person, the verb agrees with the nearest subject.

Take another of the test sentences and apply this rule to it:

Has }
Have } the taxes or the rent been paid?

In this sentence "taxes" is nearer to the verb; so the sentence will read:

Have the taxes or the rent been paid?

Turn this into a statement.

Neither the taxes nor the rent { has }
 { have } been paid.

Now "rent" is nearer the verb, and the sentence will be:

Neither the taxes nor the rent *has* been paid.

In other words, in a question the verb will usually go with the first subject named, but in a statement it will usually go with the second subject. This rule can be shown very simply by diagrams:

S — or S — verb.
Verb S — or S — ?

Apply this rule of agreement to the sentences below. It will be a good plan to cross out the incorrect forms and not try to choose the correct one from hearing the sentences read until later review exercises.

1. Neither he nor I (*am, ~~is~~*) going.
2. Neither you nor he (*has, ~~have~~*) time to go.
3. (*Has, ~~Have~~*) the jewelry or the bonds been found?
4. Either you or I (*am, ~~are~~*) to do this work.
5. Neither the bookkeeper nor his assistant (*was, ~~were~~*) able to find the mistake.
6. Neither the signature nor the figures (*~~is~~, ~~are~~*) written legibly enough.
7. (*Is, ~~Are~~*) the figures or signature plain enough?
8. Neither the constitution nor by-laws (*is, ~~are~~*) up to date.
9. (*Is, ~~Are~~*) the letters or the bill satisfactory?
10. Neither the letters nor the bill (*is, ~~are~~*) satisfactory.

TWO OR MORE SUBJECTS DIFFERING IN NUMBER OR PERSON, ONE AFFIRMATIVE AND ONE NEGATIVE

EXAMPLE. You, not I, $\left\{ \begin{array}{l} \text{am} \\ \text{are} \end{array} \right\}$ to blame.

In a sentence of this kind, common sense makes the question of the choice of verb easy to dispose of. Both of these people are clearly not to blame. Which *one* of them, according to the sentence, really is to blame? "You." Then make the sentence say so:

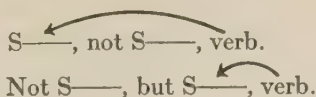
You, not I, *are* to blame.

Therefore:

When there are two subjects differing in number or person, one affirmative and one negative, put the verb with the affirmative subject.

The position of the subject has nothing to do with

the choice of the verb form in such cases. You will see this by noting the following diagrams:



Try the following sentences: You can do this very well from hearing them read. *Drop from your attention instantly the subject which you hear after "not."*

1. You, not I, (~~am~~, are) to do the work.
2. The date on the check, but not the figures, (~~has~~, have) been changed.
3. The bookkeeper, not his assistants, (~~has~~, have) come.
4. The check books, not the notebook, (~~was~~, were) returned.
5. Not Mary, but her sisters, (~~is~~, are) to go.
6. The cashbook, but not the papers, (~~was~~, were) found.
7. The price of these suits, but not the materials, (~~is~~, are) satisfactory.
8. It is they, not I, who (~~am~~, are) mistaken.

WORDS INTERVENING BETWEEN SUBJECT AND PREDICATE

EXAMPLE. He, with two friends, $\left\{ \begin{array}{l} \text{is} \\ \text{are} \end{array} \right\}$ to go.

You will remember how, in the study of the use of pronouns, you found that the words "you and" coming between the verb or the preposition and the pronoun — e.g., "To you and me" — was the principal cause of errors. In the study of this sentence you will find that intervening words are responsible for a common error in the agreement of subject and predicate as well:

Each one of the men $\left\{ \begin{array}{l} \text{is} \\ \text{are} \end{array} \right\}$ to go.

Would you ever think of saying, "Each one *are* to go"? Certainly not. But the fact that the prepositional phrase "of men" comes between "each one" and the verb sometimes makes you fail to notice any discord. Take a sentence similar to this:

The *price* of the goods *was* high.

You seldom make a mistake here, because the idea of *price* is so clearly the subject of your sentence. This means, then, that *it is very necessary to know exactly what the subject of the sentence is*. Sometimes this is rather hard to decide. For example:

He, with two friends, *is* here.

It seems very strange that while there are really three people here, the verb must indicate only *one*. But "he" is the real subject, and "with two friends" is simply a prepositional phrase modifying the subject "he."

A sentence similar to this, and one which is common in conversation, is:

You, as well as **I**, *are* to go.

Here "as well as" is simply "thrown in" for additional explanation, and the real subject is "you."

From all these examples you can probably see that it is very necessary to have the following rule:

Do not let words intervening between the subject and the predicate influence the number or person of the verb.

The quick test to apply in the following illustrative sentences is, "What is the subject?" Then make the

verb agree with this subject, omitting all other words. For example, in the first sentence, you should say, "Subject — *order*," "*order was*."

EXERCISE 1

1. Your order of books (*was, were*) sent Tuesday.
2. Neither of us (*has, have*) any objections.
3. If any one of you (*doubt, doubts*) this, I can convince (*him, them*).
4. The bookkeeper as well as I (*am, is*) to occupy this office.
5. (*Do, Does*) either of them know?
6. He, with two men, (*is, are*) to complete the work.
7. Neither of them (*know, knows*) this.
8. A new set of rules and regulations (*is, are*) being drafted.
9. One of the most interesting of the modern inventions (*is, are*) moving pictures.
10. A set of ten volumes (*cost, costs*) fifty dollars.

EXERCISE 2

1. (*Is, Are*) either of them doing good work?
2. Each of the sales campaigns mentioned (*has, have*) (*its, their*) own merits.
3. The officer of the day, with two orderlies, (*leads, lead*) the procession.
4. The shipment of canned peaches and pears (*was, were*) not satisfactory.
5. The typewriter as well as the two desks (*has, have*) been sold.
6. Money as well as men (*is, are*) needed.
7. The box of books (*was, were*) sent C. O. D.
8. Hence (*arise, arises*) the following conclusions.

Sometimes a word following the verb will cause confusion. This is true where a plural predicate noun follows a singular subject. The point to remember in this case is that a verb agrees with the subject, not the predicate noun.

Right: One of the best things about the town *are* the parks.

Wrong: One of the best things about the town *is* the parks.

It is a better plan, however, to reconstruct the sentence so that there is no disagreement between the predicate noun and the subject.

The parks are among the best things about the town.

Reconstruct these sentences:

1. One of our greatest difficulties (*is, are*) violations of this rule.

2. One of the most interesting things in history (*is, are*) the accounts of battles.

WHEN THE WORDS "EACH" AND "EVERY" OCCUR WITH A COMPOUND SUBJECT

EXAMPLE. Every man, woman, and child $\left\{ \begin{array}{l} \text{know} \\ \text{knows} \end{array} \right\}$ this.

In a sentence of this sort there is only one guide. While the idea is plural, the words "each" and "every" indicate that the individuals are considered *separately* and hence require a singular subject.

There are other words which require a singular verb, no matter how many subjects are mentioned after them. They are "any," "no," "not one" (none).

WHEN THE SUBJECT IS A COLLECTIVE NOUN

EXAMPLE. The company $\left\{ \begin{array}{l} \text{has} \\ \text{have} \end{array} \right\}$ shipped the goods.

A *collective noun* is the name of a collection or group of people or things; e.g., "crowd," "flock," "company," "committee."

You will sometimes find it hard to decide whether the verb should be singular to fit the singular form of these nouns, or plural because they really mean more than one. The form of the verb will depend altogether on what you have in mind. If you are thinking of the *individuals* of the group acting separately, the verb is *plural*; but if you are thinking of the group as a *unit*, the verb is *singular*.

The ball team *was* defeated (as a unit).

The ball team *were* given their suits (as individuals).

When the word "company" is preceded by "the," the idea seems to be of a corporation composed of many individuals but really acting as one, and hence a singular verb is used. When several partners are named, however, we usually think of them as managing or being in charge of a firm, and express this by using a plural verb.

Decide whether the idea of the individual or of the group is more prominent in the following sentences and cross out the form of the verb which you find unsuited to express the idea:

1. The committee (*was, were*) large.
2. The jury (*has, have*) returned to their homes.
3. The Galeman Company (*is, are*) sending goods to Russia.
4. The board of directors (*meet, meets*) every Tuesday.
5. The family (*is, are*) large.
6. The board of directors (*has, have*) disagreed on this policy.
7. This herd of cattle (*was, were*) sold for \$6000.
8. A number of us (*is, are*) going down the river.
9. The public (*is, are*) not so easy to convince.
10. The number of girls in the class (*exceed, exceeds*) the number of boys.
11. A number of us (*has, have*) decided to go.
12. The jury returned (*its, their*) verdict.

SUMMARY OF PRINCIPLES OF AGREEMENT OF SUBJECT AND PREDICATE

Subjects of different person or number connected by "or" or "nor."

The verb agrees with the nearest.

Subjects of different number or person, one negative, one affirmative.

The verb agrees with the affirmative.

Subjects modified by a phrase.

The phrase has no influence on the verb.

Subjects containing "each," "every," "any," "no," "every one," "everybody," "any one," "nobody," "some one," "somebody."

Always singular.

All these principles apply also to the agreement of pronouns and their antecedents. For example:

Neither the clerk nor his assistants *are* at *their* desks.

Neither the assistants nor the clerk *is* at *his* desk.

Test your improvement by choosing the correct verb form in these review sentences. Have these read aloud, as they are very short.

EXERCISE I

1. You, not he, (~~has~~, *have*) the book.
2. Neither you nor he (*has*, ~~have~~) the book.
3. Not you, but he, (*has*, ~~have~~).
4. Neither of them (~~see~~, *sees*) a mistake.
5. My friend, not I, (~~am~~, *is*) big.
6. Neither my friend nor I (*am*, ~~is~~) going.
7. Every one of these clerks (*write*, ~~writes~~) well enough.
8. The price, not the discounts, (*is*, ~~are~~) quoted.
9. Neither the price nor the discounts (~~is~~, *are*) quoted.
10. He, not I, (*am*, *is*) coming.
11. One or two (~~is~~, *are*) wrong.
12. This book, in addition to Addison's "Essays," (*is*, ~~are~~) required.
13. Neither he nor I (*am*, ~~is~~) coming.
14. (*Do*, *Does*) Helen or her sisters take music lessons?

EXERCISE 2

1. (*Has, Have*) either of your friends come?
2. (*Do, Does*) you or your friend wish to go?
3. Either you or I (*am, are*) to go.
4. Not one of the men (*realize, realizes*) the importance of this meeting.
5. Neither he nor I (*is, am*) going to consent to any change.
6. Every suit, coat, and hat we sell (*is, are*) guaranteed and you will find that (*it, they*) (*is, are*) satisfactory.
7. The manager as well as the stockholders (~~*is*~~, *are*) to blame.
8. One of the most interesting sights in Chicago (*is, are*) the Stock Yards.
9. (*Do, Does*) either of them superintend the shop?
10. Neither the prices nor the quality of the materials (*is, are*) satisfactory.
11. If any one of the men (*know, knows*) of a vacancy, (*he, they*) should report it at once.
12. Every one of our employees (~~*who*~~, *whom*) we see defacing property (*is, are*) to forfeit (*his, their*) right to library privileges.
13. If any one wishes to enter a complaint about (*his, their*) goods, (*he, they*) should do so at once.
14. Not one of our salesmen in that territory (*know, knows*) (*his, their*) customers well enough.
15. If either of them (*come, comes*), tell (*him, them*) I want that book.

Complete these sentences with the correct form of some verb that changes its form to indicate different persons; e.g., "see," "sees."

1. The office manager, with six of his assistants, —.
2. Each of our ten branch offices —.
3. One of the greatest essentials in carrying on all kinds of studies —.
4. The hat, with all the other goods, —.
5. Every hat, dress, and coat which we sell —.
6. This typewriter, together with the cabinets, bills, and other office furniture, —.
7. The Gale Manufacturing Company —.
8. Neither he nor I —.

9. The typewriter, not the desks, —.
10. Any one of those men —.
11. One of you —.

VERB FORMS TO INDICATE TIME — HOW TO AVOID CONFUSING THEM

In order to express differences in time, every verb has three principal parts or forms, which are used as a basis for making many others. These three forms are made in two ways: (1) by adding “ed,” “t,” or “d” to the verb, or (2) by changing the vowel and sometimes adding “en” to the third form. Verbs which add “ed” or “d” are *regular* verbs; those which change the vowel are *irregular* verbs.

Regular: talk talked talked

Irregular: come came come
 see saw seen

Because of their importance, these three forms are called the *principal parts* of the verb. They are: the *present*, the *past*, and the *past participle*. Every verb has in addition a present participle. This is formed by adding “ing” to the verb. While it is not one of the principal parts of the verb, it is used in making other forms; e.g., “I am *coming*.”

PRINCIPAL PARTS OF THE VERB “WRITE”

Present: write
Past: wrote
Past participle: written

Now, by using helping words called *auxiliaries*, — e.g., “have,” “has,” “had,” “is,” “shall,” etc., —

you can indicate different times or *tenses*. For example, take the verb "talk." By using the present participle and some form of the verb "to be," you get a form like "I am talking," which shows that an action is in progress. By adding "shall" to the present,—e.g., "I shall talk,"—you express future time. Take the third one of the principal parts, the past participle, and add "have." Not only do you indicate past time, but you indicate that an action is completed at the present: "I have talked." If you wish to show that the action was completed in the past, use "had" instead of "have": "I had talked." Now we shall tabulate the different tenses:

<i>Present:</i>	I talk
<i>Past:</i>	I talked
<i>Future:</i>	I shall talk
<i>Present perfect:</i>	I have talked
<i>Past perfect:</i>	I had talked
<i>Future perfect:</i>	I shall have talked

Most English verbs form their principal parts regularly by adding *ed* or *d* to make both the past and the past participle, and so there is very little possibility of confusion; but some are irregular, and failure to distinguish between the form or the use of the past and the past participle causes some of the commonest and worst errors in English speech.

<i>Wrong</i>	<i>Right</i>
I <i>seen</i> him.	I <i>saw</i> him.
I <i>done</i> it.	I <i>did</i> it.
I <i>have saw</i> it.	I <i>have seen</i> it.

Here is a rule that will help you to avoid such mistakes:

The past participle must always be used with "have," "has," "had"; the past, never.

Here are the principal parts of some of the verbs that are most often misused. Learn these forms by making oral or written sentences, using with them the "time" words indicated at the top of the column. For example:

Today the wind *blows*.

Yesterday the wind *blew* down a house.

The wind *has blown* for two days.

<i>Present</i> (Today)	<i>Past</i> (Yesterday)	<i>Past participle</i> (Used with "has," "have," "had")
break	broke	broken
beat	beat	beaten
begin	began	begun
blow	blew (blowd)	blown
bite	bit	bitten
burst (burst)	burst	burst
come	came	come
curse (curse)	cursed	cursed
choose	chose	chosen
dive	dived	dived
do	did	done
drag	dragged (drag)	dragged
draw	drew	drawn
drink	drank	drunk
eat	ate (et)	eaten
flee	fled	fled
fly	flew	flown
flow	flowed	flowed
forget	forgot	forgotten
freeze	froze	frozen
give	gave (give)	given
go	went	gone
grow	grew	grown
hang (execute)	hanged	hanged

hang (<i>suspend</i>)	hung	hung
hide	hid	hidden
know	knew (knoved)	known
lose	lost	lost
pay	paid (payed)	paid
ring	rang	rung
run	ran	run
see	saw	seen
sow (<i>plant</i>)	sowed	sown
speak	spoke	spoken
steal	stole (stold)	stolen
swim	swam	swum
take	took	taken
tear	tore	torn
throw	threw	thrown
write	wrote	written

Fill in from memory the correct form of the verb indicated.

EXERCISE 1

1. (break) He has — a beautiful vase.
2. (begin) They — work at ten o'clock last night.
3. (blow) He — out the lantern and stopped.
4. (burst) He called out that the boiler had —.
5. (come) He — at the time he had set.
6. (choose) Was he — for umpire?
7. (dive) He — and struck his head.
8. (do) He — what he could to correct it.
9. (do) I — what he told me to.
10. (drag) He was — two blocks.
11. (drag) The wagon — him two blocks.
12. (draw) He — out a pistol and fired.
13. (drink) I have — two glasses of water.
14. (drink) He — the wine.
15. (eat) Have they — breakfast?

EXERCISE 2

1. (flow) The river — through the city.
2. (fly) An airplane — over the city yesterday.

3. (flow) It has —— away.
4. (flee) The prisoner —— from justice but was caught.
5. (forgot) I know we have — something.
6. (give) He —— me this for Christmas.
7. (go) He has —— to the city.
8. (hang) The man was —— last week.
9. (lose) I was sorry to —— it.
10. (ring) The bell —— twice.
11. (ring) They have —— the bell.
12. (run) He —— until he was tired.
13. (sing) They —— the song at the last concert.
14. (spoke) Have you —— to him about it?
15. (swim) He —— a mile in thirty minutes yesterday.
16. (write) He has —— the letter.

TROUBLESOME VERBS

LIE, LAY, MAY, CAN, SHALL, WILL

lie — lay

Here are two verbs whose forms are the most troublesome words in the English language. There is only one reason for this — their principal parts look and sound so much alike.

lie (lying)	lay	lain
lay (laying)	laid	laid

Do you confuse these two verbs?

rest (resting)	rested	rested
put (putting)	put	put

Do you say, "The boy was *putting* on the bed" when you mean "The boy was *resting* on the bed"? But if you say, "The boy is *laying* on the bed" instead of "The boy is *lying* on the bed," you are duplicating the absurd sentence above, because "laying" means "putting" and "lying" means "resting." Let us write these parallel verbs together:

lie	lying	lay	lain
rest	resting	rested	rested
lay	laying	laid	laid
put	putting	put	put

There is little chance of confusion in the present tenses, but “laying” and “laid” are continually confused with “lying” and “lay” (past) and “lain.” Therefore, make this a rule until you are sure you never make a mistake on these words:

Never say “laying” or “laid” unless you see that “putting” or “put” would fit the sentence as well.

If you have this habit of incorrect speech, you will find it very hard to overcome. For this reason the exercises below are only a beginning. You will need many others, and you will have to be continually watching yourself and others for these errors.

EXERCISE 1

Fill the blanks with the correct form of the verb “lay.”

1. I —— my book here just a minute ago.
2. Don't —— your things on the table.
3. They —— the corner stone of the building.
4. That foundation was —— by an expert.
5. He is ——ing the matter before them at this meeting.
6. If he had —— the letter on my desk, it would not have been lost.
7. —— these memoranda beside the telephone.
8. He is not ——ing them properly in the drawer.
9. They have been ——ing an electric cable.
10. —— your hat here.

EXERCISE 2

Fill the blanks with the correct form of the verb “lie.”

1. You will find it ——ing where you left it.
2. I am so tired I shall go to —— down.

3. I —— down at six o'clock and slept until eight.
4. It has —— here a week.
5. It —— there a week before it was found.
6. Go —— down; you are tired.
7. Let him —— there. He is so tired.
8. He is ——ing down; I can't find him.
9. I had just —— down when the telephone rang.
10. The book was ——ing exactly where you had left it.

EXERCISE 3

Fill the blanks with the correct forms of "lie" and "lay."

1. He —— so quiet, I thought he was asleep.
2. The wounded men have —— there a long time.
3. I left an umbrella —— here when I went out.
4. They —— the child on the bed, and it —— there quiet.
5. I am sure that paper —— on this very desk yesterday.
6. I have not —— down to take a nap yet.
7. I —— down every day for half an hour.
8. Has he been ——ing there long?
9. Such things should not be left ——ing about.
10. The man said to his dog, "—— down."
11. I ~~laid~~ down and soon fell asleep.
12. The books were —— here last week.
13. The books have —— here for a week.
14. The machinery —— idle for months and is rusty.
15. No, I —— down yesterday but could not go to sleep.
16. The ring —— where the robbers had dropped it.
17. The dog —— down and refused to come.
18. The book has —— out in the rain all night.
19. It —— there on the shelf so long, it got dusty.
20. I like to —— in a hammock and read.

may — can

Do you say, "Can I see you Tuesday?" If you do, you show that you are not familiar with the distinction between "may" and "can," because you say in the sentence of this sort what you do not really intend to: "Are my eyes good enough so that I shall be able to see you Tuesday?"

The word "can" is really a powerful word. It means "I am able," "I have the power," "I have the energy," to accomplish a certain thing. The word "may," however, asks permission. It is a doubtful, dependent word.

Even if this distinction is familiar to you, are you equally sure of the distinction between "might" and "could"? Some people say correctly, "*May* I borrow your copy of the paper?" But when they come to repeat the conversation in which they asked this question, they will say incorrectly, "And she said that I *could* borrow her copy of the paper."

Here is the relation of the four words shown in tabulated form:

<i>Present</i>	<i>Past</i>
may	might
can	could

Now settle any doubt you may have about your ability to choose these words correctly by crossing out the incorrect forms in the following sentences:

1. — I call on Friday?
2. — we have the pleasure of showing you these goods?
3. — I use your pencil?
4. Do you think I — learn to use a typewriter in six weeks?
5. — I use your typewriter?
6. She says I — use her typewriter.
7. She said I — use it.
8. — I have an interview?
9. He said, "— I have an interview Tuesday?"
11. She told John he — go if he would come back at six.
12. — I have my vacation in August?

shall — will

Not so many years ago the section on “shall” and “will” in grammars covered many pages, stated many rules, pointed out many exceptions. But the distinctions made between these two words were so elaborate that Americans for the most part ignored them in their everyday speech, and even some good writers showed their independence of these rules. While the *fine* distinctions between “shall” and “will” which were emphasized so carefully have been broken down by usage, there remains a broad general distinction between them which we should observe if we wish our words to express our thoughts as exactly as possible.

Take the sentences “I shall go” and “I will go.” They both indicate future time; but “I will go” indicates, in addition, a *determination* to go, or it makes a *promise*. It would seem worth while, then, to study a simple scheme for distinguishing between these words. In tabulated form we may express it as follows:

For simple future

I shall	we shall
you will	you will
he, she, it will	they will

For promise or determination

I will	we will
you shall	you shall
he, she, it shall	they shall

It is probably very natural for you to use all the correct forms indicated above except those with “I”

and "we"; so you need give little thought to any except these. Say what is natural to you and you will probably be correct. But because "will" is a much more common form in the simple future than "shall," you probably have formed the habit of saying "I will" and "we will" when it really does not express your exact meaning. For instance, you might say, "I will be pleased to see you." What this really means is, "I am determined to be pleased to see you, whether I really am or not."

In general, do not say "I will," "we will," unless you really wish to indicate determination or promise.

Apply these principles to the following exercises:

EXERCISE 1

1. I know I —— catch cold.
2. We —— be very glad indeed to hear from you.
3. I think I —— have a letter from her today.
4. He —— send these out promptly.
5. He —— be glad to do what he can for you.
6. I —— be glad to do what I can for you.
7. I think I —— be working late tonight; so I —— not be able to come.
8. I am determined that I —— succeed.

EXERCISE 2

1. If we start promptly, we —— reach home on time.
2. I —— do so, if you insist.
3. We —— be very sorry if you are unable to come.
4. I —— read for a while before I go home.
5. We —— do whatever we can to hurry your order.
6. They —— be made to answer for their carelessness.
7. I fear I —— not be here when they telephone.

8. She is afraid she —— not be here.
9. I think I —— be interested in this work.
10. I —— not be able to find out until Tuesday.

In general, “should” follows the same rule as “shall,” and “would” follows the same rule as “will.”

EXERCISE 3

1. I did not go, but I thought when I saw you that I ——.
2. I promised them I —— help them.
3. I told them I —— be glad to help.
4. If I were in his place, I think I —— not go.
5. I had to run or I —— have been late to school.
6. If you had told us this yesterday, we —— have believed it.
7. If the matter had not been settled, I —— have been glad to discuss it.
8. If we hadn't been delayed, we —— be there by now.
9. I —— do that in spite of every one, if I were you.
10. We —— be pleased to help you make a selection.

PARTICIPLES AND MISTAKES MADE IN THEIR USE

Participial phrases are so commonly used in business letters, and participles themselves in conversation, that it is necessary to note the mistakes made in their use and to try to correct them.

From the study of the principal parts of verbs you remember that the third is called the *past participle* and that there is a *present participle* formed from the verb by adding “ing.” You found these two forms very useful in making the different tenses.

But it will now be necessary to understand more in detail exactly what the participle is and what it does. The derivation of the word “participle” itself gives us a hint. It comes from a Latin word meaning “to share,” “to partake,” and was so

named because it shares in the nature of a verb, and an adjective, or a noun. It is derived from a verb, but may be used as an adjective or as a noun. Here are examples of the various uses of the participles. They will show you why the name is so appropriate:

As an adjective: He was arrested for carrying a *concealed* weapon.

It is a very widely *advertised* book.

Taking the letters, I hurried to the mail box.

As a verb; i.e., part of the predicate: He is *going*.

He has *gone*.

As a noun: *Playing* golf is good exercise.

I did not hear of his *coming*.

A group of words beginning with a participle is called a *participial phrase*.

Having decided to go, I looked up the trains.

Knowing that he was in the city, I called him up.

These phrases tell something about "I," and so they are participial phrases modifying "I."

DANGLING PARTICIPLES

We are now ready to consider the mistakes made in the use of participial phrases. Such mistakes are common only in writing, because we seldom use participial phrases in conversation.

If you will look at this sentence you will find that, while you know what it means, it is possible to make a ridiculous interpretation of it:

Equipped with a good coaster brake, you need not be afraid of steep hills.

The trouble here is that the participial phrase is supposed to modify the word "bicycle," which does

not appear in the sentence. The phrase, therefore, is left "dangling" with nothing to "hang to."

Sometimes the word that a phrase modifies is expressed, but is too far away from the phrase to make the sentence wholly clear.

Wrong: Equipped with all the latest appliances, you will like this machine.

Right: Equipped with all the latest appliances, this machine is sure to give satisfaction.

From this we may conclude that the following is a good rule to observe:

Do not use a participial phrase at the beginning of a sentence unless it is immediately followed by the word it modifies.

In some sentences you will find it advisable to use a clause instead of a participial phrase.

Wrong: Having an inexperienced clerk working for us, the mistake was made.

Better, but changes the meaning: Having an inexperienced clerk working for us, we are responsible for the mistake.

Improved: The mistake was made because we had an inexperienced clerk working for us.

Correct the following sentences, which are almost all taken from business letters. If you are in doubt as to what word the participle modifies, you can find it by thinking: (1) Who or what desires help? (2) Who or what is divided into sections? (3) Who or what is answering your letter?

1. Desiring to help the pupil, explanatory notes have been inserted in the appendix of the book.

2. Divided up into sections, you can quickly turn to any subject in the book that you are interested in.

3. Coming into the store on a dark day, it seems gloomy.
4. Using only the finest grade of cotton, naturally the hosiery is of high class.
5. Returning to the subject with which we started, a word or two may be added.
6. Answering your letter of October 2, the arrangements which you suggested have been made.
7. Equipped with all the latest appliances, we are sure this kitchen cabinet will suit you.
8. Referring to shortage of \$1000 from package consigned to Miss D. Ellis of La Blanche, Ohio, your decision in this matter is proper.
9. Referring to claim of Bridal & Bell for \$50, the principal delay was at Philadelphia.
10. Upon filling out enclosed card and returning it to us, we will send you a specimen of the bonds.
11. Having installed our adding machine, your compilation could be done in one half the time.
12. By having a separate factory with special facilities, it enables us to produce these shoes at lower prices.
13. Having received no reply from you in regard to our statement, it will be necessary for us to send you a draft for \$350.
14. Having bought some stock from a competitor, you will have no trouble in getting anything you wish in our line.

POSSESSIVE CASE WITH A PARTICIPLE

EXAMPLE. I object to $\begin{cases} \text{his} \\ \text{him} \end{cases}$ going.

The second common mistake in the use of a participle is made when it is used as a noun and we fail to remember that it must be treated as a noun.

This is an example of a correct and an incorrect use:

Wrong: I object to *him* going.

Right: I object to *his* going.

Here it is not the person we object to, but the fact

that he is going. "Going" is a noun used as an object of the preposition "to."

Now, you would not say, "I object to him hat," but you would use instead the possessive form "his" to modify the noun "hat."

Be careful to observe this rule:

When a participle is used as a noun, any noun or pronoun modifying it must be in the possessive case.

Cross out the incorrect forms in the following sentences:

1. You can rely upon our (*work, work's*) coming up to the standard.
2. In case of the (*machine, machine's*) needing repair within one year, notify us.
3. What do you think of (*me, my*) going?
4. I have not heard of (*him, his*) accepting a position.
5. Have you heard of (*Harry, Harry's*) losing his position?
6. On account of (*his, him*) failing to notify us promptly, we lost the order.
7. They insist upon every (*student, student's*) handing in two copies of each letter.
8. What do you think of the (*stenographer, stenographer's*) taking charge of the filing?
9. I saw (*him, his*) running.
10. The instructor in games is greatly interested in (*his, him*) running.

VOICE AND MOOD OF VERBS — HOW THEY AFFECT CORRECT SPEAKING

You have found that verbs change in form to indicate number, person, and tense. Now, in order to complete your study of verbs, it will be necessary to notice two other changes they undergo — *voice* and *mood*.

Here are two sentences that will serve as examples of the verb change which is called *voice*:

We *sent* the order.

The order *was sent* by us.

In other words, voice is a change to show whether the subject is *acting* (*active voice*) or simply an object or person being *acted upon* (*passive voice*).

Now, in general, the active voice is much more forceful and direct in composition than the passive voice. It is the more natural way of speaking. It will be a good plan for you to *avoid such constructions* as "*This letter was certainly mailed by us*" instead of "*We certainly mailed this letter.*"

The other helpful suggestion for correct use of voice is this: *Do not change the voice of the verb from active to passive in the same sentence.*

Awkward: We paid for these goods, but they were never received by us.

Correct: We paid for these goods but never received them.

Here are sentences illustrating mood. You will notice that they all indicate the same action, "going," but they show the "mood" or condition of the speaker's mind; that is, whether he is in doubt, commanding, wishing, etc.

Stating (Indicative mood): The boy *goes* to school.

Commanding (Imperative mood): Go get the book.

Supposing } (*Subjunctive mood*): If he *confess*, he will be pardoned.

Wishing } (*Subjunctive mood*): I wish I *were* going.

You will never be confused about the use of the imperative and the indicative forms of the verb,

because except in the case of "to be" they are exactly alike.

Indicative: You go to school.

Imperative: Go to school!

Indicative: You are quiet.

Imperative: Be quiet!

It is possible, however, to confuse the subjunctive and the indicative forms because they differ. Here the differences between the forms of "to come" and "to be" are shown in tabulated form:

<i>Indicative</i>		<i>Subjunctive</i>	
I come	we come	I come	we come
you come	you come	you come	you come
he, she, it comes	they come	he, she, it come	they come

<i>Indicative</i>		<i>Subjunctive</i>	
I am	we are	I be	we be
you are	you are	you be	you be
he, she, it is	they are	he, she, it be	they be
I was	we were	I were	we were
you were	you were	you were	you were
he, she, it was	they were	he, she, it were	they were

All other verbs are like "to come" and distinguish between the indicative and the subjunctive in only one place, the third person singular. While all verbs, then, have a set of subjunctive forms, these forms are very rarely used in the United States. We seem to find it awkward to say, "If he *confess*, he will be pardoned," or "If the mistake *be* mine, I will correct it." Instead, we substitute verb phrases for subjunctive forms and say, "If he should confess, he will be pardoned," and "If I made the mistake, I will correct it."

There is, however, a common type of sentence

where it is very awkward, in fact almost impossible, to avoid the use of the subjunctive. Pay special attention to these sentences, for the indicative mood is very often incorrectly used in them.

Incorrect

I wish I *was* in your place.
 If I *was* you, I should go.
 If he *was* here, we should go.

Correct

I wish I *were* in your place.
 If I *were* you, I should go.
 If he *were* here, we should go.

The simple rule for sentences of this kind is:

To indicate a wish or a supposition use “were” instead of “was.”

Remember that “were” is a form of the verb “to be,” and you must use subjective pronouns after it.

If I *were* he, I should go.

Caution: While the word “if” is used to indicate a wish or express a doubt, it is not always a sign that you are to use “were,” because sometimes it precedes a fact.

If he *was* there (and he was), why didn't you tell me?

If the cup *was* broken (and it was), why did you buy it?

See whether you can distinguish between the use of “was” and “were” after “if” and after all expressions of wishing in these sentences:

1. If I ~~was~~ in your place, I would accept.
2. If the piano ~~was~~ in tune, it would bring a better price.
3. I wish he ~~was~~ here now.
4. If the letter ~~was~~ here with these, it should have been mailed.
5. If the letter ~~was~~ here with these, why didn't you mail it?
6. I have often wished he ~~was~~ here with us.
7. If the samples ~~was~~ here, I know I could convince you.

8. If he —— willing, why didn't you sign the deed?
9. I should not mind so much, if it —— for only a short time.
10. If she —— in my place, I know she would leave.
11. If she —— in my place, they would get good service.
12. If there —— a mistake, I know I could find it.
13. If there ~~was~~ a mistake, he found it.
14. I wish the picture —— here now, so that I could see it.
15. If it —— left to me to decide, I should appoint him.
16. If it —— left to me, why didn't some one notify me?

CHAPTER THREE

ADJECTIVES AND ADVERBS

COMPARISON OF ADJECTIVES

An adjective is a word used with a noun or pronoun to add something to its meaning. It does this in several ways: By *describing* the noun or pronoun — e.g., *good* book, *white* horse; by *indicating* the amount or number — *many* books, *four* books; or by *pointing out* the noun or pronoun — *this* book, *that* hat.

You will have very little trouble in using adjectives correctly, because they make only one important kind of change. This is made in order that comparison may be indicated. For example, one boy is *tall*, another boy is *taller*, and a third boy is *tallest*.

Short adjectives indicate comparison by adding “er” and “est,” long adjectives by prefixing “more” and “most.”

tall	taller	tallest
beautiful	more beautiful	most beautiful

Some few adjectives, however, are irregular, and it will be well for you to note these carefully:

good	}	better	best
well			
ill	}	worse	worst
evil			
bad			
much	}	more	most
many			
little		less	least

HOW TO CHOOSE THE CORRECT FORM OF COMPARISON

EXAMPLE. I like this book $\left\{ \begin{array}{l} \text{best} \\ \text{better} \end{array} \right\}$ of two.

Do you always know exactly when to use the second and when to use the third form of comparison? Have you ever said, for instance, when discussing two books by the same author, "I like this one *best*"? If you have, you violated a rule with no exceptions:

When comparing two persons or things, use the second form of comparison ("er," "more"); but when comparing more than two persons or things, use the third form of comparison ("est," "most").

It is rather hard to correct any violation of this rule by doing exercises indicated in a book, because in such exercises there must be a word which indicates the number of persons or things under discussion. When you see this "number" word, you naturally are on the lookout for the correct form; but then when you come to comparing things about which you are speaking, you do not repeat the number, and it is very easy to say, "I like her best" when you are really discussing only two girls. It will be necessary, therefore, for you to watch yourself with great care on this point and not to depend upon the few sentences given below to correct a long-standing habit.

Fill the blanks with an adjective in the correct form, or complete the sentence as indicated:

1. The young— of the two clerks is the — efficient.
2. He is — capable than any other man in the office.
3. I think the blue material would be the most serviceable of the — (*how many?*) we were considering.
4. Which do you like —, shorthand or typewriting?
5. Of the two cars, I like the Hudson —.
6. The junior member of the firm is the —.
7. He is the eldest of (*how many?*) brothers.
8. He is the — of the twins.
9. Which of these two ways is —?
10. The latter is —.
11. The left shoe fits —.
12. He took the — expensive half of the lot.

HOW TO COMPLETE A COMPARISON CORRECTLY

Failure to complete a comparison correctly often results in an absurd statement. Notice this sentence:

Incorrect: Rhode Island is smaller than any state in the Union.

We know that Rhode Island is “a state in the Union”; yet this sentence states that Rhode Island is smaller than “any state in the Union.” Therefore, Rhode Island is smaller than Rhode Island.

This kind of sentence is easily corrected by the insertion of the word “other.”

Correct: Rhode Island is smaller than any *other* state in the Union.

Here is another example of the correct completion of a comparison of this kind:

Iron is more useful than any other metal.

Write five more original sentences like this one.

MISTAKES IN USE OF "THIS" AND "THESE," "THAT" AND "THOSE"

EXAMPLE. He is one of $\left\{ \begin{array}{l} \text{that} \\ \text{those} \end{array} \right\}$ kind of people.

The second mistake in the use of adjectives is made with the words¹ "this" and "that." These adjectives are never compared, but unlike other adjectives they change their form to "these" and "those" in order to show plural number.

It will be necessary to remember, therefore, that "this" and "that" are to be used only with singular nouns, because, while no one says "This books" or "Those hat," you will hear many people say, "I do not like *these* kind of hats" or "I have no use for *those* sort of people." Keep this little table in mind:

<i>This</i>		<i>These</i>	
kind	sort	kinds	sorts
<i>That</i>		<i>Those</i>	
kind	sort	kinds	sorts

INCORRECT OMISSION OF ARTICLES "A," "AN," AND "THE"

Since the articles "a," "an," and "the" are sometimes classified as adjectives, we shall note here an important point about them: The use or omission of "a," "an," or "the" may make a decided difference in the meaning of a sentence.

Study this pair of sentences:

A green and white house stood here.
A green and a white house stood here.

The first sentence means that there was only one house, because there is only one "a." The second sentence, however, means two houses, one white and one green, because "a" is repeated.

Similarly it is sometimes necessary to repeat the article "the" in order to indicate exactly the number of persons or things meant.

The bookkeeper and stenographer came late.

The bookkeeper and the stenographer came late.

The first sentence is ambiguous. Literally it means only one person. The second sentence, however, clearly means two persons.

Exactly what do the following word groups mean?

1. A brown and tan rug.
2. A brown and a tan rug.
3. The brown and tan rugs.
4. The brown and the tan rugs.
5. The tenth and last stanza.
6. The sick and wounded.
7. The sick and the wounded.
8. The secretary's and the treasurer's reports.

If you appreciate the difference that the omission of the article makes in these word groups, you will realize the importance of following this rule in speaking or in writing:

Be sure that you do not leave the meaning of your sentence in doubt by omitting "a," "an," or "the."

ADVERBS — HOW TO USE THEM CORRECTLY

An adverb tells *how*, *when*, *where*, and *how much*. It may be used with a verb, an adjective, or another adverb.

Modifying a verb: He came *quickly*.

He put it *here*.

Modifying an adjective: A *very* good book.

Modifying an adverb: He speaks *very* rapidly.

Most adverbs are formed by adding "ly" to the adjective: "beautifully," "surely," "quickly." Some, however, are irregular.

<i>Adjective</i>	<i>Adverb</i>
good	well
fast	fast

HOW TO AVOID CONFUSING ADJECTIVES AND ADVERBS

EXAMPLE. He writes { good
well

The second common error results from using an adjective in place of an adverb, and vice versa. Here are some typical incorrect sentences which result from inability to distinguish between them:

1. He writes *good*.
2. It is a *real* good book.
3. I feel *badly*.

In the first sentence "writes" is clearly the word modified; and since it is a verb, the adverb "well" and not the adjective "good" must be used.

An adjective cannot modify a verb.

In the second sentence it is not the word "book" that is modified by "real," because "a real book" is obviously not the idea intended. It is the adjective "good" that is modified, and therefore the adverb "really" must be used.

One adjective cannot modify another adjective.

See if you can avoid such confusions as these by choosing the correct word in the following sentences:

EXERCISE 1

1. Will you (~~sure~~, *surely*) help me?
2. We think this is a (~~real~~, *really*) good scheme.
3. Do your work (~~thorough~~, *thoroughly*).
4. He was hurt (~~bad~~, *badly*).
5. The answer came through (*quick*, *quickly*).
6. He writes (*well*, *good*).
7. We feel very (~~bad~~, *badly*) about this matter.
8. Shake the bottle (~~good~~, *well*).
9. I bought (~~heavy~~, *heavily*) for the winter trade.
10. We are offering goods now at a (~~remarkable~~, *remarkably*) low price.

EXERCISE 2

1. If you think (*favorable*, *favorably*) of my application, please communicate with Dr. Noyes.
2. The prices are (*considerable*, *considerably*) lower than were given you last year.
3. We hope that everything can be arranged (*satisfactory*, *satisfactorily*) between you.
4. You should have explained more (*definite*, *definitely*), as this was the first order you gave us.
5. (*Surely*, ~~*Sure*~~) we will come.
6. These letters were not done so (~~*bad*~~, *badly*).
7. The shoes go on (*easy*, *easily*).
8. The work is not (~~*near*~~, *nearly*) done yet.
9. Do it as (*quick*, *quickly*) as you can.
10. She did the work (~~*real*~~, *really*) well.

ADJECTIVES AND ADVERBS AFTER VERBS OF "SENSE"

EXAMPLE. I feel { *bad*
 badly }

After the verbs of the five senses — *to hear*, *to taste*, *to look*, *to feel*, *to smell* — and three other

verbs, *to seem*, *to become*, and *to appear*, an adjective is almost always required. Examine these correct sentences:

1. The rose smells *sweet*.
2. This cake looks *good*.
3. He stood *firm* on this matter.
4. They seemed *glad* to see us.
5. She feels *bad* (ill).

You can make sure that the noun or pronoun, not the verb, is modified in these sentences if you drop out the original verb altogether and substitute "is."

1. The rose is *sweet*.
2. The cake is *good*.
3. He is *firm* on this matter.
4. They are *glad* to see us.
5. She is *ill*.

Now you can recognize that these words are clearly predicate *adjectives* and in no way help the meaning of the verbs in the original set of sentences.

Occasionally, however, it is the *action* of the verb that is modified, and then an adverb must be used.

The detective *cautiously* felt his way along the wall.

He looked *carefully* for the letter.

A quick test to apply when you are using these "sense verbs" is: *Does this sentence indicate an action? If so, use an adverb. If not, use an adjective.*

Correct the incorrect forms in the following sentences:

1. The paper feels (*smoothly*, *smooth*).
2. She feels very (*sad*, *sadly*) about her loss.
3. I feel so (*awkward*, *awkwardly*) when I speak in public.
4. He appears very (*awkward*, *awkwardly*) on the stage.

5. We reached home (*safe, safely*) and (*sound, soundly*).
6. The new stenographer looks (*sensible, sensibly*).
7. Do look at this matter (*sensible, sensibly*).
8. The policeman looked (*suspicious, suspiciously*) at the tramp.
9. He looked up (*stern, sternly*).
10. He looks (*stern, sternly*).

POSITION OF ADJECTIVES AND ADVERBS

What is the difference in the meaning of these groups of sentences?

The address should be written on this side only.

Only the address should be written on this side.

The address should only be written on this side.

Half of the papers are not here.

Not half of the papers are here.

This difference, you realize, is made by changing the position of the adverb. The *meaning* of the sentences below is clear, but they are absurd as a result of misplacing words.

We have fine black ladies' suits.

Wanted: Girls to sew buttons on the seventh floor.

In general, adjectives, adverbs, and phrases used as adjectives or adverbs must be placed as near as possible to the words they modify.

Improve the following sentences by applying this rule:

EXERCISE 1

1. All the team were not able to play in the game.
2. I planned to make out a weekly report every day this week.
3. All our suits are ~~not~~ guaranteed to be all wool.
4. We cannot ~~even~~ handle our present orders.

5. Such prices are ~~only~~ paid in times of great scarcity.
6. We ask you ~~merely~~ to fill out the enclosed blank.
7. The notebooks received contrary to our order were not stamped with our ~~firm name~~.
8. Having nearly lost \$1000, I cannot afford to make further investments.
9. This is the best advertisement I ~~almost~~ ever saw.
10. We have ~~only~~ mentioned two of the many good points.

EXERCISE 2

1. Every woolen material is ~~not~~ waterproof.
2. The secretary was expected ~~to~~ resign daily.
3. I ~~nearly~~ forgot all of the letters, but here are some.
4. Dissolve the little Ritz dye tablet you will find enclosed ~~in a pint of water~~.
5. All our hosiery is not guaranteed for six months.
6. We do not ~~even~~ know the president of the firm.
7. I ~~only~~ asked him ~~a few questions~~.
8. These are the suits advertised in the paper for \$80.
9. ~~Only~~ use ~~one side~~ of the paper.
10. We ~~only~~ have ~~a few~~ fur coats.

CHAPTER FOUR

CONJUNCTIONS AND PREPOSITIONS

WORDS REQUIRING SPECIAL PREPOSITIONS

A *preposition* is a short word placed before a noun or pronoun to show its relation to some other word in the sentence; e.g., "He is to go *with* me." Here "with" shows the relation between the verb "go" and "me." You will remember from your study of pronouns that a preposition always requires after it the objective form of noun or pronoun.

Some words in English, for no reason except that "it has always been that way," require certain prepositions after them. A foreigner has much trouble in learning these appropriate prepositions and simply has to memorize them. You are probably so familiar with using and hearing them, however, that it will be necessary for you to review only a few of those which are sometimes used incorrectly.

acquit	<i>of</i> (not <i>from</i>) a crime
blame	<i>for</i> (not <i>with</i>) a thing
charged	<i>for</i> (not <i>with</i>) a bill of goods <i>with</i> an offense or a message
comply	<i>with</i> your request
contrast	<i>with</i> something
compare	<i>with</i> something unlike <i>to</i> something similar
die	<i>of</i> (not <i>with</i> or <i>from</i>) a disease
differ	<i>with</i> in opinion <i>from</i> (not <i>than</i>) in disposition or appearance
live	<i>in</i> a city <i>at</i> a small town or an address

UNNECESSARY PREPOSITIONS — "SAVE UP,"
"ENCLOSED HEREWITH"

Sometimes prepositions are used needlessly where they do nothing except repeat an idea already expressed by some other word. In such cases you should consider them absolutely incorrect and avoid them carefully. Here are some of the more common offenses:

subtract from	bring up
divide up	save up
settle up	inside of
keep off of	had of done
taste of	attached hereto

THE MISTAKE OF OMITTING NECESSARY PREPOSITIONS

Just as some prepositions are used unnecessarily, others are omitted when they are very necessary to the sentence. If you will notice these sentences, you will understand why caution must be observed:

Right: We made changes *in*, and additions *to*, the manuscript.

Wrong: We made changes and additions *to* the manuscript.

Right: We are very pleased with his attention *to*, and interest *in*, the business.

Wrong: We are very pleased with his attention and interest *in* the business.

When two words are connected and they require different prepositions, be sure to use both.

Such sentences are not very common, but if you will watch for similar ones in your reading and can compose two or three in which there might be a tendency to omit the preposition, you will probably be able to avoid making an error in your own writing.

CONJUNCTIONS USED IN PAIRS: "NEITHER — NOR"

A conjunction is, as the name implies, a joining word. You will study the conjunction in detail later on, because it is really one of the "key words" of punctuation. There are, however, some very common and objectionable mistakes in the use of conjunctions which you must note here.

The most common of these errors is made because of failure to recognize certain well-known "partnership" conjunctions. Here is a list of these pairs or partners:

neither — nor
 not only — but also
 either — or
 as well — as He as well as Mary writes.
 so well — as (in negative sentences). He does not write so fast as I.

These pairs are never changed under any circumstances. For instance, you should never say, "Neither John or Henry" instead of "Neither John nor Henry," or "Not only Henry but John went" instead of "Not only Henry but also John went."

Since you must consider these words as partners or equals, it will be necessary to remember that *the same kind of word or group of words must be used with each of the members of these pairs.* For instance, in the sentence, "He not only told him but also me," the verb, "told," follows the first conjunction, and a pronoun, "me," follows the second. This is incorrect. Instead, it should be "He told not only him but also me."

This same principle applies in sentences where the conjunction "and," "or," "nor," or "but" is used. These conjunctions are called the *coördinate conjunctions*, which means "connecting equals." They cannot, therefore, be used to connect:

(1) An adjective and a phrase; e.g., "The man is refined, cultured, and of pleasing personal appearance."

(2) A verb in the active voice and a verb in the passive voice; e.g., "You ordered the goods and they should have been paid for by you."

Revise the sentences in the following exercises to conform to these suggestions made regarding the words or groups of words to be used after the coördinate conjunctions:

1. These goods were sold on our usual terms and ~~you~~ should have paid for them.

2. I bought these goods and they were selected by me.

3. We wish to impress upon you the importance of paying your bills promptly and that you should take advantage of discounts.

4. We contend that these shoes cannot be made better, stronger, nor to wear longer.

5. The paper has been ordered and we should have it by next week.

6. It is our constant purpose to have orders filled promptly, carefully, and at the lowest prices.

7. We hope the delay will not inconvenience you and ~~to~~ receive your orders.

8. On June 1 we ordered one dozen cases of Richelieu canned pears which you acknowledged and promised delivery on June 10.

9. The damage was probably due to poor packing and because we could not get good materials.

10. We think you could not get a position that would suit you better, offer more chance of promotion, or with a better salary.

any

PART TWO

BUSINESS PUNCTUATION

INTRODUCTION

WHY LEARN TO PUNCTUATE?

Familiarity with the typewriter, the comptometer, the telephone, the business letter, and the telegram has made us forgetful of their great usefulness, so that when we stop to imagine what we should do without them, we are astonished to find how very dependent we are upon them. Like these devices for time saving and for obtaining accuracy, punctuation marks have become matter-of-fact sort of things. Yet can you imagine trying to read a book in which there was not a single capital letter, question mark, period, or comma? You could get the meaning, probably, but you would find that reading would be a very slow, tiresome matter.

If, then, you are to enable the reader of whatever you write to get the exact meaning as quickly and with as little effort as possible, punctuation marks are most valuable and necessary allies.

To those whose task it will be to prepare business messages is given an added responsibility. If you punctuate a letter, or any other business paper entrusted to you, so carelessly that the meaning is hard to get or capable of misinterpretation, you are guilty of taking wrongfully the very thing that you are paid to save — the time of the business man.

Nor is loss of time the most serious consequence of carelessness in punctuating. There are rare cases of actual loss of large sums of money directly due to this same source.

A case of this sort came up some years ago in connection with the publication of a government revenue act. In this act one section specifying the imports that were to be taxed should have read:

. . . seeds, fruit, plants, and bulbs . . .

The stenographer to whom it was given punctuated it in this way:

. . . seeds, fruit plants, and bulbs . . .

The copy was allowed to go to print uncorrected. The result was that for some time before the mistake was discovered all fruit and all plants except fruit plants — i.e., lemon trees, etc. — were admitted free of duty. An enormous amount of revenue was cut off in this way.

THE PROBLEMS OF BUSINESS PUNCTUATION

You have probably at various times during your school course studied how to punctuate lines of poetry, extracts from essays, paragraphs from stories, and long miscellaneous exercises. This is very necessary and useful practice, but in this course you should be primarily interested in learning to punctuate quickly and accurately business letters and documents. You will, perhaps, wonder why it is that if you have been previously trained to punctuate other forms of writing you need to study *business* punctuation.

One of the reasons is this: nine out of ten business letters are dictated, and when a person dictates he does not actually see his sentences gradually length-

ening as he would if he were writing them. He has accordingly a tendency to compose long, involved sentences, to use "and" and "also," adding a new thought to the one already set down and continuing a sentence indefinitely. This matter of the length of the business sentence is shown by counting the number of words in the sentences of several business letters, taking an average, and then comparing it with the average obtained from other forms of composition. A brief examination of this sort shows that the average sentence from a business letter contains thirty words, while the average number of words to the sentence in a magazine article on business subjects is twenty.

Long sentences, unless very carefully composed, require accurate punctuation to make them clear.

Another reason for the necessity of studying business punctuation lies in the regrettable fact that many a business man, hurried by a pile of unanswered correspondence before him, must dictate hastily and sometimes carelessly, leaving it to his stenographer to type, punctuate, and get out his letters in clear, readable form. Often skillful punctuation is the only thing, except complete revision, which will make a sentence clear.

Such problems as great length and careless construction do not arise in short stories, essays, and the like. Here the writer takes more time to revise and rearrange, until, if he does dictate the finished manuscript to his stenographer, little punctuation is necessary to make the meaning entirely clear.

CHAPTER FIVE

FIRST STEP IN LEARNING TO PUNCTUATE — RECOGNIZING WORD GROUPS

You will sometimes see the word “gregarious” used to describe one of the human instincts. This means that people are social, that they like to form groups such as clubs and lodges. Words are like people in this respect. Few words stand absolutely alone in a sentence; instead, they are interdependent. If you were to consider each word in a sentence individually, you would find that two things might result: you would be slow to get the meaning of what you read, or you would fail to read with the correct expression.

You are familiar with an example of the way in which failure to recognize word groups affects vocal expression. A child or a person just learning to read gives his whole attention to the recognizing of words. He pronounces each one independently, he pauses after each, and his voice is monotonous, as if he has no idea of the meaning of what he is reading. The experienced reader overcomes this habit, of course, but there are times when, unless a sentence is divided for him into word groups by correct punctuation, he will fail to read the sentence correctly the first time.

Take this sentence, for example:

In spite of the sale prices were high.

Did you not pause after “prices” and then find that you should have paused after “sale”?

In spite of the sale, prices were high.

Now you could not make the same mistake again. The comma saves re-reading. It shows that "prices were high" is a word group.

Here is a sentence in which the insertion of a punctuation mark affects not only the vocal expression, but changes the entire meaning:

In this cabinet put orders and letters written during February and March.

In this cabinet put orders, and letters written during February and March.

The first sentence means that during February and March a certain number of orders and letters were written, all of which are to be filed in one cabinet. The second sentence means that *all* orders, whether they were written during February and March or not, should be placed in the cabinet, and only those letters which were written during February and March. "During February and March," therefore, is an important word group and its relation to other words in the sentence must be clearly indicated by punctuation.

The most important kinds of word groups are the *sentence*, the *clause*, and the *phrase*.

You will have no difficulty in recognizing a sentence because of your study in the section, "Common Errors in Speech and How to Correct Them," but you might make sure of them by dividing the following groups of words into sentences. Put a period after each sentence and change the next letter to a capital. If you have any difficulty

in telling where a sentence ends, it might help you to find the subject and underline it once, and the predicate and underline it twice.

1. We are attaching a statement of your account. it shows a balance due us on your remittance of June 14 of sixty-four cents. this difference arises from your having deducted nine per cent discount. our terms are seven per cent

2. Mr. Yoes has asked us to furnish you with a Silver Moon Coffee slide for use in your local picture show we have ordered a handsome one in colors to be sent to you from the manufacturer. it should reach you within the next week

3. You should not overlook the values offered in our Work Shoe Line. leathers of high character are used throughout. the stock is complete in all sizes and lasts you will make no mistake in placing your order with us

4. Our representatives will be in their respective territories after next week with fall samples. you will find it to your advantage to defer your purchases until then

5. Other merchants have been very successful in handling our products. you can have the same success with proper advertising. you can turn over your stock of these goods from four to six times a year

The following paragraphs are taken from a book, "Helpful Hints in the Preparation of Telegrams and Cablegrams," issued by the Western Union Telegraph Company for the purpose of instructing the public. The company feels that if people understand the points emphasized in this book it will save much time for both the company and the public, as well as annoyance to them. Try to get the ideas clearly in mind while you are selecting the sentences.

Follow the directions given in the exercise above.

THE DAY LETTER

Day Letters are subordinated to full-rate Telegrams in the order of their transmission. they constitute a deferred day service

at reduced rates, the cost of a fifty-word Day Letter is only one-and-one-half times the cost of a ten-word Telegram this class of service is rapidly growing in popularity for messages of some length which need not be rushed

THE NIGHT MESSAGE

Night Messages are accepted up to 2 a.m. for delivery the morning of the next ensuing business day, the cost is somewhat less than that of full-rate Telegrams, this is the cheapest over-night service

THE NIGHT LETTER

Night Letters may be filed at any time during the day and at night up to 2 a.m., they will be delivered the next morning, the cost of a fifty-word Night Letter is the same as for a ten-word Telegram, it is widely used as an inexpensive substitute for the mails

PREPARATION OF DOMESTIC MESSAGES

To minimize errors and facilitate the handling of all classes of Domestic Messages they should be legibly written, when typed they should be double-spaced regardless of their length

Attention is drawn to the fact that unless requested and paid for punctuation marks are not transmitted messages should be so phrased that their exact meaning is not dependent upon punctuation marks

The writing out of numerals is strongly urged, it will reduce the liability to error in many cases it will reduce the cost as well

The contractions such as "can't" "don't" and "won't" are undesirable

In writing addresses the words East or West North or South should be spelled out in full the affixes st d nd th should be omitted for example 24 E 48th Street is preferably written 24 East 48 Street

A full or specific street address facilitates delivery no charge is made for words in the address

METHODS OF COUNTING CHARGEABLE WORDS

Figures decimal points punctuation marks and bars of division if transmitted are counted each separately as one word in groups consisting of letters or figures each letter or figure is

counted as one word for example ABC is three words abbreviations of weights and measures in common use are counted as one word in ordinal numbers the affixes st d and th are each counted as a word

All signatures where there are more than one except the last are counted and charged for for example in the signature "*John Brown and James Smith*" the italicized words are extra signatures like "John and Emma" contain no extra words

All words after the last or only signature are counted and charged for for example "John Brown *President*"

All extra words in the addresses are counted and charged for for example in a message addressed "John Smith or *James Brown* 80 Wall Street New York" the italicized words are extra

CHAPTER SIX

PUNCTUATION OF CLAUSES

The second word group you will need to consider in your study of punctuation is the clause. A *clause*, you will probably remember, is a group of words containing a subject and a predicate but used simply as part of a sentence.

An *independent clause* is one that makes complete sense without the aid of any other words.

Your order was sent
He will see you Tuesday

A *dependent clause* is one that will not make complete sense unless it is joined to some other word group.

When we heard from you
If you will call

Two or more independent clauses put together make a *compound sentence*.

You can almost always recognize a compound sentence quickly by the connecting words *and*, *or*, *nor*, and *but*, which are called the *coördinate conjunctions*.

Here is a diagram of a compound sentence, showing how it is punctuated:

S———— P———— , and
S———— P———— , or
S———— P———— , nor
S———— P———— , but

When you are sure that a sentence is compound, observe this rule:

Separate the parts of a compound sentence, unless it is very short, by placing a comma before the conjunction or between the clauses if no conjunction is expressed.

We thank you for your order of January 14 for books, and we will send it the 16th by Adams Express.

Caution: Sometimes the subject of the second part of a sentence is simply understood, not expressed. If this is the case, the sentence is really not compound but *simple*. In the sentence, "The order was lost or stolen," you would not think of putting a comma before "or." Many business letters, however, contain such a sentence as, "We thank you very much for your order of the 14th, and will ship it at once." This is really exactly the same sort of sentence as the first, with a compound predicate, "thank and will ship," and no comma should have been used here any more than in the shorter sentence.

Here is a diagram of a simple sentence like the examples, showing the proper punctuation:

S————	P————	and	P————
		or	
		nor	
		, but	

Do not put a comma before "and," "or," or "nor" unless a subject follows.

Because of the fact that the conjunction "but" usually indicates some contrast or change of thought, which must be shown by a pause in reading, a comma should usually precede it, even if no subject follows.

Punctuate the following sentences. Be sure to look for a subject after the conjunction.

1. We have an excellent line of gingham and should be pleased to have you call to see them.

2. Our collectors are urging us to secure a settlement of your account and we are forced to ask you to honor a draft on you ten days from date.

3. We are very sorry indeed for the delay in shipping your order for lumber but can promise to make delivery next week without fail.

4. We greatly regret the inconvenience this delay has caused you and will try our utmost to deliver your order next week.

5. We have as yet had no remittance to cover your past due account nor have we had the courtesy of a reply to our many letters regarding it.

6. Our representative will soon be in your city with a full line of Spring Samples and you will find it to your advantage to see them.

7. You may return the defective linen to us or we shall be pleased to offer you any discount you may think reasonable.

8. We regret very much our inability to comply with your request of June 4 for a further discount on your last order but we can grant you easy terms of payment.

9. It is only rarely that we have any complaints about these tires but we are perfectly willing to make a satisfactory adjustment in this case.

10. You may hold us responsible for every word we have expressed in favor of this machine and we will make good any loss you may sustain by following our advice in regard to it.

Underline the subject and the predicate in the following sentences. Draw two lines under each conjunction. Put commas where necessary.

1. We are in no immediate need of these goods but should like to know definitely when they will be delivered.

2. Will you have these delivered at once or shall we send for them?

3. We trust that you will consider this letter strictly confidential and assure you we shall regard yours in the same way.

4. The market for raw silks is still very high and we trust you will be quite careful in your use of Italian and China silks.

5. We have made the change you requested in the yardage of Style 94 and shall send you three yards of Pattern 2 instead of two yards as originally specified.

6. The Independence Mine is interested in the purchase of some five-horse-power engines and could probably use ten of them.

7. We expect to receive Pattern 2 any day now and you may rest assured that your order will be filled from the first bolt.

8. We are manufacturers and do no retailing except at this time to dispose of samples and the opportunity we offer you to buy at manufacturers' prices should interest you.

A *dependent clause* may be recognized by the word which introduces it. This word is usually one of the *subordinate conjunctions*. The common ones are as follows: *because, as, for* (because), *when, while, as long as, as soon as*, etc.

The words in this list need not be memorized, but you should train your eye to recognize them so that they will act as "stop signals" for punctuation just as the words "and" or "therefore" probably do already.

A sentence containing an independent clause and one or more dependent clauses is called a *complex sentence*.

A dependent clause, like an independent one, should be separated from the remainder of the sentence by commas unless it is very short.

Tell me when he comes.

When you desire any further information about our goods, we shall be pleased to furnish it.

The rules for the punctuation of dependent and independent clauses may be conveniently summarized as follows:

Separate the clauses of a compound or a complex sentence by placing a comma before the conjunction.

See how quickly you can locate the clauses in these sentences by finding the conjunctions connecting them. Then separate them by commas.

1. Whenever it is possible it is well to have our goods tried side by side with other brands so that customers can see for themselves the superiority of our products.

2. The other articles although they are in some demand do not find so ready a sale.

3. It will be necessary for you to examine the proof before the pamphlet is printed for it may not be satisfactory to you.

4. As we are no longer able to furnish these goods at our old price we shall be forced to increase it to \$8.50.

5. While we have every wish to be liberal it is necessary for us to have certain rules to prevent our being imposed upon.

6. I will forward the parcels to you for Mr. Henderson as you requested in your letter of the 12th.

7. We do not make any allowances to our agencies for advertising as we advertise extensively and mail form letters from the central office systematically.

Frequently the thought of one clause is broken up or interrupted by another clause which is put in for explanation. When this occurs, you will find two conjunctions together, and you will have to use good judgment and care in separating the word groups that belong with them. Reading the sentence thoughtfully will always help you to get the proper grouping. In the exercise sentences, underlining a clause will help to show how it should be punctuated. Take this sentence for an example:

We have been very lenient with you regarding your account now amounting to \$156, but, since we have had no response to any of our letters about it, we now feel compelled to draw on you.

Punctuate the following similar sentences:

1. The manufacturers of the No. 450 Wilton Rug have decided to discontinue this pattern and as we have sold our entire stock of them we shall be unable to fill your order.

2. We are very sorry that we cannot fill your order for woolen underwear nor unless some very marked change takes place in the market can we give you any definite assurance regarding future delivery.

3. We do not altogether approve of this method of securing subscribers but since you have already used it to a considerable extent successfully we will allow you to continue it.

4. We are always glad to be of service to customers and if there is any way in which we can help you to select your goods we shall be glad to do so.

5. This article has been uniformly popular and since you are in a position to advertise it so extensively should be a great source of profit to you.

6. Although we have endeavored to make our catalogue as comprehensive as possible we appreciate its shortcomings and realize that there must be a great many things concerning which you would like more information.

7. This transaction has given us a little trouble and while we have every reason to believe Mr. Brown is honest enough we think he is hardly entitled to much credit and we should be rather unwilling to sell to him again except for cash.

8. We were very much surprised to hear of the non-arrival of your order for until we heard from you we supposed that our Eastern branch had shipped it as we had directed.

A *relative clause* is one which is introduced by a relative pronoun. The relative pronouns are *who*, *which*, *what*, and *that*. They are really subordinate conjunctions, but you should not punctuate a relative clause as you would a dependent clause. When you see one of these relative pronouns, you cannot put a comma before it automatically as you do when you see any of the other subordinate

conjunctions. Instead, you must stop and think before you punctuate.

Look at these sentences and see what a difference the punctuation of the relative clause can make in the meaning:

All of today's letters, which I have put on the table, are to be mailed.

All of today's letters which I have put on the table are to be mailed.

Which of these sentences indicates a larger number of letters to be mailed? Either of them is correct according to what the reader has in mind. In the pairs of sentences below, however, you will find one in each case to be entirely incorrect:

All immigrants, who cannot read and write, should be excluded from this country.

All immigrants who cannot read and write should be excluded from this country.

Children in Illinois, who are not fourteen years old, cannot be wage earners.

Children in Illinois who are not fourteen years old cannot be wage earners.

In these sentences you found that the relative clause is absolutely necessary in order to limit the term "immigrants" to some few immigrants who cannot read and write, and the term "children in Illinois" to just those children who are under fourteen years of age. By using commas to set off the relative clause the close connection between the words "immigrants" and "children" and the clause following is destroyed, and the sentence takes on an entirely different meaning from the one intended.

There are, however, sentences where the relative clause does not have such close connection with the remainder of the sentence, but is put in simply for additional, not necessary, explanation.

Hart Schaffner & Marx's posters, *which are among the best of their kind*, are painted by such artists as Penfield, Sheridan, and Paus.

Here the relative clause could be dropped from the sentence and still leave unchanged the main idea which was to be conveyed to the reader. Since this clause is not closely connected, there is no reason why it should not be separated from the rest of the sentence by commas.

From the study of these examples, then, we may conclude that it is advisable to apply the following test to a relative clause before punctuating it:

If a relative clause is not necessary to the meaning of the sentence, but is put in simply for additional explanation, separate it from the remainder of the sentence by commas.

If the relative clause is absolutely necessary to the meaning of the sentence, never separate it from the sentence by using commas.

Apply these tests to the following sentences, and punctuate:

1. We hope to have your order which shall receive our immediate attention.
2. The prices which we offered you in our letter of June 1 are the lowest we can possibly make.
3. We have referred your inquiry of January 4 to Mr. Carr who is the salesman in your territory.
4. The watch which you returned to us on October 16 in compliance with our request of the 10th is being repaired.

5. The buildings 160-162 West Kinzie Street are supplied with water through one service main which enters the property at 160.

6. The buildings 160-162 West Kinzie Street are supplied with water through the service main which enters the property at 160.

7. You will easily learn from people who have used them exclusively that the Jones engines are the best and easiest to operate.

8. Our spring catalogue which we consider one of the best we have ever issued contains complete information regarding method of shipment, etc.

9. We take pleasure in sending you our check for \$5480 which will cover the final installment of our subscription to the Red Cross War Fund.

10. Agent Brown who has charge of Debit 13 has reported this policy for cancellation.

11. We wish especially to call your attention to our new line of Ladies' Ready-to-Wear which we are offering in a wide variety of styles and colors and at a very low price.

12. Our silk department which alone would justify your making a visit to our store has had an enormous growth and shows a most pleasing profit.

13. The goods we sent were exactly like the sample that he selected.

14. We take pleasure in sending you samples of silk which we trust will be satisfactory.

15. The Larson Extract Company which has branches throughout the West has installed our ventilating process in all its plants.

16. I have reduced your policy by \$1600 which now leaves a balance of but \$2000.

17. We enclose a few letters from agents who have been so enthusiastic with the results that the fashion sheets brought that they wrote to us complimenting them.

18. In addition to the Overland advertisement which appeared in "The Saturday Evening Post" of April 20 there will be another full page in "The Saturday Evening Post" of May 25.

19. Enclosed find copy of "The Journal of Commerce" that will give you an idea of the denim and overall market.

CHAPTER SEVEN

PUNCTUATION OF PHRASES

Phrases attract attention, with reference to a study of punctuation, because they have a way of interrupting the main thought of the sentence. In speaking you would indicate such an interruption, or change of thought, by the tone of your voice; but on the printed page you must substitute for your voice the comma, which will indicate that the reader is to pause, that there is some interruption of the main thought.

Take, for example, this sentence:

You know, *of course*, that he will come.

This interruption may be clearly shown by a diagram of the sentence:



Phrases sometimes occur at the beginning of a sentence. The thought must then be "held up" until the phrase is read.

During the fiscal year beginning June 18, 1919, we sold over sixty thousand bales to one firm.

A diagram would indicate the interruption in this way:



Besides phrases, words may be "thrown in" simply for additional explanation:

(1) To tell who some person is.

Mr. James, sales manager for the Goodrich Rubber Company, will be here Tuesday.

(2) To serve as a connecting link between sentences or paragraphs; e.g., “however” and “therefore.”

We have, therefore, secured his consent to call a meeting.

Reading is an almost infallible test for discovering “thrown in” expressions.

Trace the main thought of the following sentences by underlining it. When an interrupting word or phrase occurs, do not underline until you can pick up the main thought again. Words, phrases, and even short clauses not underlined should be set apart by commas.

EXAMPLE. We shall, with your permission, mail to you each week for a short period a copy of this magazine.

1. You will value we think this special notification of the August fur sale in our Subway,

2. For the desired information please refer to page 215 in the latest catalogue.

3. Your attendance early in the sale therefore may well repay you in added satisfaction.

4. This is a new magazine the purpose of which as advertised in the title head is “to attract the attention of those not at present interested in the woolen market.”

5. We can let you have furs if ordered at once at a 12 per cent discount.

6. Upon careful investigation we found that the goods were never received at our store.

7. While for the present it is reasonably certain that there will be an increase in price we will maintain our old rate as long as possible.

8. The beneficiary under Policy 987,766 Miss Helen Scott resides at 7654 Goodrich Place.

9. You must realize of course that we have many such small accounts.

10. We do not as a rule allow any goods to be returned after forty-eight hours.

11. Nevertheless owing to the unusual demand we are having for this article we will cancel your order as we can use the goods advantageously ourselves.

12. Therefore after July 1 unless a rule to the contrary is made all orders for sugar from any source except the consumer must be accompanied by a certificate.

13. Owing to the great increase in the cost of steel used in the manufacture of these mop wringers we are compelled beginning with December 1 to increase the price.

14. We ourselves are not certain what the outcome will be.

CHAPTER EIGHT

PUNCTUATION OF A SERIES OF WORDS, PHRASES, OR CLAUSES

In order to be sure that you understand what is meant by a series of words, compare it to a series of lectures. A series of lectures is a number of lectures which have one point in common. They are given by the same speaker; they may be given by different speakers but under the auspices of the same organization, or on the same subject. A series of words is a series, because the words or word groups are all the same kind — i.e., all adjectives, all prepositional phrases — and because they are all used for the same purpose in the sentence — i.e., to modify a word.

A series of adjectives modifying “dress”:

The dress is *simple*, *inexpensive*, and *stylish*.

A series of prepositional phrases modifying “looked”:

We looked for the pocketbook *in the house*, *in the yard*, and *on the sidewalk*.

The members of a series of words, phrases, and clauses should be separated by commas.

There is some difference of opinion as to whether a comma should be used to separate the last two members of a series if they are connected by a conjunction. By comparing the difference in the meaning of the sentences below, you will see that it is a good plan to use a comma unless there is some reason why the

last two members should be considered together. This is rarely the case, however.

This cap may be had in gray, brown, sand, black, and white.
This cap may be had in gray, brown, sand, black and white.

The first sentence indicates five styles of caps, the second only four.

Punctuate the following similar sentences:

1. This will save you regrets cash time and disappointment.
2. We offer you convenient systematic thorough and safe truck tire service.

3. These furs are of excellent quality the designs authoritative and the workmanship of high order.

4. No matter how great or small the amount of your business no matter whether you advertise with booklets circulars or catalogues there are new methods we can show you that will make business.

5. This small adding machine is useful in the bank in the business office in the school and even in the home.

6. Among the colleges now using the text are: Columbia Harvard Yale William and Mary Massachusetts Institute of Technology and Princeton.

7. This dress may be had in blue and green yellow and white purple and white and brown and tan.

MISCELLANEOUS USES OF THE COMMA

The comma has the following additional uses:

1. It takes the place of omitted words.

The cost of labor is \$25, the fixtures, \$15.

2. It separates the items of an address.

Mr. Grant L. Ames, 4828 Commercial Street, Buffalo, Idaho.

3. It introduces a short quotation.

He called, "Put down that letter!"

CHAPTER NINE

SUMMARY OF USES OF THE COMMA

Fashions in punctuation have changed just as methods of arranging the heading, the inside address, and the paragraphing of a business letter. The tendency during the last few years is to make all business writing as simple and straightforward as possible. This means that little punctuation is necessary to make the meaning clear. It is a good idea, therefore, not to use a mark of punctuation unless you can give a reason for its use. The emphasis is on the "do not punctuate" rather than on the "do punctuate." The tendency to intersperse writing with commas at random is one you will have to guard against. The following summary may help you:

Never use a comma

1. Before "and," "or," "nor" unless a subject and predicate follow or unless they precede the last word of a series.
2. Before "who," "which," "what," and "that" unless they introduce a group of words unnecessary to the meaning of the sentence.
3. Before "when," "where," "why," "who," "because," "since," "as," etc., unless a long group of words follows.

You are using a comma correctly

1. To enclose "however," "therefore," "of course," and other interrupting words or groups of words.
2. Before "but."
3. When a group of words comes before the main subject of the sentence.

By applying these rules consciously for a short time, you will find that correct punctuation will

become very automatic. It would be absurd to imagine that you will always stop and repeat a rule for every comma you use in a business letter you are typing hurriedly, for, of course, you would have no time to do this. Many stenographers punctuate accurately and intelligently without knowing a single rule, but this ability is usually the result of long experience. If you want your first work to be as finished as possible, you will need some such simple guides to correct punctuation as those suggested. They will help you until you form good habits and judgment.

As a review test, suppose that you had to punctuate the following form letter which Hart Schaffner & Marx sent out to all their customers. Omit the last paragraph.

HART SCHAFFNER & MARX

CHICAGO

May 3, 1921

Gentlemen:

You are willing to pay for fire insurance because of the protection it gives you in case of fire but we find it extremely hard to give you a free insurance against loss by theft from shipments made to you.

The small orange-colored notice attached to this letter is a sample of the one which is pasted on every package and case we ship to any one. On the blank line we write plainly the exact shipping weight of the package in question at the time we accept a receipt for it here in Chicago.

If you will reweigh that shipment before accepting it check up any discrepancy in weight and sign a receipt for the package only when that discrepancy in weight is clearly shown on the receipt you will insure yourself against loss by theft.

The explanation is that if anything was stolen out of the case

or package before it got to you the discrepancy between the Chicago weight and the weight at your end will clearly show that something was abstracted and you have the finest possible basis for a quick settlement of your claim.

If you see any objection to or inconvenience about this plan from your standpoint please tell us what it is but if you don't and think it is a good one please coöperate with us to the extent of seeing that incoming shipments from us are handled in this way.

Yours very truly,

Hart Schaffner & Marx

CHAPTER TEN

USE OF THE OTHER MARKS OF PUNCTUATION

THE SEMICOLON (;)

The last paragraph of the Hart Schaffner & Marx letter which you have just punctuated is a very good one to illustrate the use of the semicolon.

You will be able to distinguish the word groups easily. Suppose you separate them by commas, as follows:

If you see any objection to or inconvenience about this plan from your standpoint, please tell us what it is, but, if you don't and think it is a good one, please coöperate with us to the extent of seeing that incoming shipments from us are handled in this way.

This may be shown in diagram form as follows:

—————, —, —, —————, —————.

There are, you notice, five divisions of the sentence. A more careful reading of it, however, will show that, while there are five word groups, which are clearly shown by commas, there are two main divisions of the thought which the commas fail to indicate. Some other punctuation mark that will indicate these main groups, therefore, must be used before the word "but." This mark is the semicolon.

Represented by a diagram, the punctuation would now be as follows:

—————, —; —, —————, —————.

You will see, then, that it is advisable to follow this suggestion:

Where the ideas of a sentence are expressed in two or more main groups of words which are already subdivided by commas, a semicolon should be used to separate the main parts.

In these sentences (1) put commas where necessary, (2) find the main divisions of the thought, (3) separate these main divisions by a semicolon if either of them contains a comma already:

1. We have been most lenient with you regarding the \$750 you owe us as we prefer not to cause you any trouble but unless this account is settled within ten days we shall be compelled to put the matter into the hands of an attorney.

2. If you cannot use these goods at this price you are at liberty to return them to us and we will give you credit otherwise please send us a check for the amount deducted.

3. You have filled my order after considerable delay and it is not satisfactory therefore I am returning the goods to you.

4. A sales letter is truly salesmanship on paper but it must not be the kind of salesmanship which makes the reader feel that you are trying to sell him something instead it should make him feel that he wants to buy something from you.

5. The cost of making No. 56 will be 59 No. 48 40 and No. 84 about 455.

6. When you want a truck tire supplied our stock is complete when you desire to have a solid tire attached our press can do the work in about thirty minutes when you instruct us to change tires from wheel to wheel oversize them or repair them we have the experienced help which means knowledge not guesswork.

7. Policy 823 was canceled May 8 Policy 403 February 3 Policy 7834 June 7.

8. Furthermore these goods are made in such a manner that imperfections in them are of rare occurrence in fact yours is the first complaint we have had and we feel that you may have been too critical in your judgment of them.

9. The first car contained 11,995 pounds of freight the second 12,380 and the third 21,055.

10. The text is concise yet sufficiently comprehensive for use in high-grade schools it is brief yet contains all that is necessary

for a good stenographer secretary or bookkeeper to know about English and Letter Writing.

11. We charge 10 per cent on all collections of over fifty dollars 15 per cent on any under that amount and in case of suit 25 per cent however we do not bring suit unless specially instructed to do so.

12. We are following this shipment by another wire tracer and we have advised the railroad company of the exact condition of affairs though we know they will make every effort to locate the missing part but the most effective way is to enter claim for the value of the goods.

13. In the future greater care must be exercised to see that goods are billed correctly and proper notations made otherwise it will in many cases cause loss to the company to say nothing of the additional trouble to you.

14. If you are willing to pay a dozen profits and a dozen extra selling costs don't visit this upstairs store but if you want your money to buy real clothing value and nothing else if you want all wool real style and a guaranteed value make an investigation here.

THE COLON (:

The colon conveys the same idea to the reader's mind that the equality sign (=) does in arithmetic or the brace ({) does in an outline.

The advantages of this washing machine are = it eliminates drudgery,
it saves time, it saves money.

The advantages of this washing machine are { it eliminates drudgery.
it saves time.
it saves money.

These are, of course, awkward ways of conveying the idea of a list to the reader's mind. Instead:

A colon is used to introduce a list of items or particulars.

The advantages of this washing machine are: it eliminates drudgery, it saves time, it saves money.

The particulars or items of a list are really a series, and so they must be separated in some way. Take these sentences, for example:

Please send to Room 374 the following supplies: letterheads, envelopes, desk blotters, clips, pen points.

Please send to Room 374 the following supplies: 100 letterheads, quality A, auditing department, size 8 x 10; one box each size 4 x 6, 4 x 10 envelopes, white; one dozen desk blotters, large size, blue; 2 boxes Spencerian pen points, No. 6.

In these you can see the application of this rule:

Use commas to separate the items of a list unless they are already subdivided by commas. In this case, a semicolon must be used.

Besides serving to introduce a list, the colon has several minor uses:

1. It introduces long, formal quotations, which are usually preceded by such words as "as follows."

He spoke as follows: ". . .

His testimony reads: "*(long quotation)*

but

He said, "I do not believe what he says."

2. It follows the salutation in a business letter.

Gentlemen:

3. It is sometimes used to separate the hours and the minutes in expressing time. Many writers and business houses, however, prefer the period for this purpose.

He left at 9:15.

Punctuating the following sentences will convince you that these suggestions for using the colon are very easy to follow. Watch the use of commas and semicolons also.

1. These are the present rates to Cleveland thirty-two cents per 100 pounds to Chicago thirty-eight cents to Minneapolis forty-three cents.

2. We must request first that you send us your note for the amount of your bill second that this note be endorsed by two reliable persons. third that you agree to do this within the next ten days and notify us of your decision at once by wire.

3. We wired you as follows 'Shipment forwarded this morning via C. and A.

4. He replied saying Shipment forwarded this morning.

5. Trains depart as follows. 930 a.m. 130 and 308 p.m.

6. The following gentlemen can tell you of my qualifications: Mr. R. R. Brown 58 West Randolph Street Chicago, Illinois Prof. J. G. Evans 49 College Avenue Ann Arbor Michigan and Mr. R. I. Henry President of the First National Bank of Evanston.

7. We are in a position to offer you these easy terms 4 per cent discount if you pay cash now 2 per cent in ten days 1 per cent in twenty.

8. We propose that you take over our shares in the Texas Oil and Gas Co. that you deed us your interest in Lot 47 and that you give up all claim to the estate in question.

9. Sarah Jones being duly sworn says 'That she resides at the city of Johnstown in this county and state and that she is the petitioner named in and who subscribed to the foregoing petition That she has read the petition and knows the contents and that the facts stated therein are true to the best of her knowledge and belief.

10. Having facilities for doing first-class duplicating work I should be pleased to fill your order for circular letters or other matter you may desire to send out in typewritten form and I offer you the following low rates. . . .

QUOTATION MARKS (" ")

When the exact words of a writer or speaker are used, they are said to make a *direct quotation* and should begin and end with quotation marks.

"Have you secured the position?" he asked.

He said, "I should not be surprised to hear that they had failed."

Sometimes in reporting a speech or quoting from a book, the quotation will continue for more than one paragraph. When this is the case, you should put a quotation mark at the beginning of each paragraph, so that the reader is reminded that the quotation continues. Do not put the marks to close the quotation until you come to the end of the last paragraph.

One of the very common mistakes made by careless or inexperienced stenographers is that of confusing a direct and an indirect quotation. An *indirect quotation* simply reports the "gist" of the speaker's or writer's words without repeating them exactly. It should never be enclosed in quotation marks.

Both of the examples of a direct quotation above may be changed into indirect quotations:

He asked if I had secured the position.

He said that he should not be surprised to hear that they had failed.

The usual sign of an indirect quotation is the word "that."

A quotation within a quotation is indicated by single quotation marks.

Mr. Sutton said, "I do not altogether believe in the old saying 'Haste makes waste,' for I like to see quick work."

MISCELLANEOUS USES OF QUOTATION MARKS

Quotation marks must enclose:

1. The title of a book or story.

Dickens' "David Copperfield"

2. The name of a newspaper or magazine.

"The Saturday Evening Post"

3. Names of trains or boats.

"The Twentieth Century Limited" leaves at 4:45 p.m.

4. Words which a writer knows are not good usage but which seem to express the meaning better than a correct word.

"gist," "pep"

WHICH FIRST, COMMA OR QUOTATION MARKS?

A common query which business colleges receive from uncertain stenographers who have no reference book at hand is, "Should the period, the comma, and the question mark" — as the case may be — "precede or follow the quotation mark?"

Do you know the answers? If you do not, learn them by observing the usage in the best papers and books or by simply memorizing the following rules:

A rule with no exceptions:

A period or a comma always precedes the quotation marks.

"But, Mr. Law," we said, "we did not accept the offer."

This practice should become automatic to you: "comma, quotation marks," "period, quotation marks."

With a semicolon, a colon, an exclamation point, or a question mark, however, no such automatic procedure may be followed. The position of the quotation mark in any of these cases will depend upon whether the mark belongs to the quoted words or to the main part of the sentence.

If the semicolon, colon, question mark, etc., are clearly a part of the quotation, they are put inside the quotation marks.

“Shall I come Tuesday?” he asked.

Was it Shakespeare who said, “All the world’s a stage and all the men and women merely players”?

Punctuate the following sentences, observing these rules:

1. This will confirm our telegram of even date: Shall we sell your shares ?

2. We asked him if we should sell his stock

3. We have your letter of January 5 in which you say: Have you deducted this discount by mistake

4. How soon can you let us have 500 copies of Eldridge’s Business Speller

5. Have you read Marie Antin’s The Promised Land

6. We do not know what you mean when you say Ship the remainder of the sugar due us as we hold no unfilled certificates from you .

7. The witness said: The defendant’s exact words were I will sell for five thousand .Will you accept

8. He said he would sell for five thousand .

9. He said I do not understand why The Ellis Company have failed to receive their order, as I am sure it was shipped promptly. However when I received their wire saying Rush our order I took the liberty of refilling it in case their goods had been lost in transit

10. Quoting the text on this point, The correct way to address a firm is Gentlemen and the correct way etc.

THE HYPHEN (-)

A hyphen is used between the parts of *some* compound words. A compound word is one which has been made up of two or more words in order to express an idea for which there seems to be no single suitable word.

It was a never-to-be-forgotten occasion.

It is a wide-awake concern.

The by-laws and constitution were read.

Some words, however, are clearly made up of two or more words, and yet you will find them written without a hyphen as one word; e.g., "altogether," "headlight," "railroad," "wholesale." This is largely because they have been so long associated as to become one word. Others you will find much more puzzling, and the difficulty is that all the schemes and rules suggested for determining when to use the hyphen in a compound word have so many exceptions that they are practically worthless. The only sure way to settle any doubt you may have is to consult a dictionary. If, however, you will learn how to write the more common words which come up every day, — e.g., "anybody," "no one," "cannot," — you will make yourself almost independent of the dictionary with respect to this point. You will find a list of these words on page 237.

Here is one sure rule for the use of the hyphen in compound words:

Compound numbers, when they are written out, are invariably hyphenated.

forty-fifth, seventy-five

The hyphen is used, too, at the end of a line to indicate the division of a word. The difficulty in such cases is not that of remembering to use the hyphen, but knowing where to divide the word, so that this will be studied later in connection with spelling in Part Four.

THE DASH (—)

The dash is used to warn the reader of some very sudden interruption or breaking off of the main thought of the sentence.

The cost of the printing — fifty dollars — has been paid.

It is sometimes used to set off a series of words already separated by commas from the word with which they are in apposition.

He owns stock in three large concerns — The Fair, The Boston Store, and Carson Pirie Scott.

Here are examples of simple mechanical uses of the dash:

1. Mr. L—, They live on — Avenue.
2. pp. 9–16, Matthew 5: 34–40.
3. "Democracy means not, 'I'm as good as you are,' but 'You're as good as I am.' " — THEODORE PARKER.
4. June–August, the years 1916–1920.

As your typewriter will not have both a dash and a hyphen, the same sign must be used for both. You will, therefore, have to be careful to distinguish them. Do not separate a hyphen used between the parts of some compound words or at the end of a line to mark the division of syllables by any space from a preceding or a following letter. When the hyphen sign is used for a dash, however, leave a space both before and after it, and strike it twice so that there can be no doubt that the dash is meant.

PARENTHESES ()

Like the dash, parentheses are used to set off words or groups of words which suddenly interrupt the

main thought of the sentence. The choice between them is merely a matter of taste. Parentheses, however, seem to indicate a more sudden break and less connection with the main thought.

Mr. Lewis (the gentleman I introduced to you) has been appointed to fill that vacancy.

In your last letter (May 14) you mentioned this matter.

When letters or numbers are run into the text of what you are writing, they should be enclosed in parentheses.

There are two reasons for this: (a) the scarcity of raw materials, (b) the high cost of labor.

THE APOSTROPHE (')

The apostrophe has the following uses:

1. It indicates the omission of letters.

can't, isn't

2. It is used with "s" to form the plural of numbers and letters.

9's and 7's, t's and d's

3. It is used with "s" to make the possessive form, or case, of nouns.

girl's, Helen's

The last of these uses is the only one about which you may be likely to make a mistake. For this reason it is a good plan to be sure you understand the few simple rules governing the formation of the possessive.

When the noun does not end in "s," add an apostrophe and "s" to make the possessive.

boy boy's child child's children children's

When the noun already ends in "s," add simply the apostrophe.

boys boys' hunters hunters'

Proper names ending in "s," if they are short, — e.g., "Burns," "Evans," — usually add the apostrophe and "s"; but if they are long, like "Dickens," only the apostrophe is added.

Burns	Burns's
Evans	Evans's
Dickens	Dickens'

Be very sure that you do not make the mistake of placing the apostrophe before the "s" that belongs to the name.

Wrong: Mr. Collin's
Right: Mr. Collins'

In compound nouns and names, the apostrophe and "s" are added to the last word of the group.

son-in-law's The Goodrich Rubber Company's

Remember that the apostrophe is never added to pronouns to show possession. The word "it's" contains an apostrophe, not because it is the possessive form of the pronoun "it," but because it is a contraction of "it is."

Insert apostrophes where they are necessary in these sentences:

1. Do not forget to dot your *is*.
2. The dealer's stock of boys' shoes is entirely exhausted.
3. Hotchkiss and Drews "Business English" contains a good chapter, "The Essential Qualities of Business Letters."
4. The Prince of Wales first visit to the United States was made in 1920.

5. We have been buying from them since the late 80s.
6. The clerks carelessness was the managers reason for discharging them.
7. His sons-in-laws' business failed.
8. Its no use now. They wont come.
9. Youll soon forget whats happened.
10. If Ill call them, will you tell them some one is waiting?

PERIOD (.), QUESTION MARK (?),
EXCLAMATION POINT (!)

The uses of these marks are so familiar that it is necessary to give only a brief summary of them here. Read over these rules simply to be sure of them.

The *period* is used to complete a sentence that states a fact or gives a command. Be sure that there is a complete thought, or there is no sentence and it would be incorrect to use a period.

Right (complete thought): We have noted many errors in your last report.

Wrong (incomplete thought): Replying to your letter of the 14th instant.

or

For instance, failing to make notation of weights.

A period must follow every abbreviation.

The *question mark* completes every direct question. Indirect questions, however, are not followed by the question mark.

Direct question: What will you do about this matter?

Indirect question: We asked him what he would do about this matter.

You will have to be very careful about this distinction.

When no answer is expected to a question, — that

is, when the question form is used simply for the sake of courtesy, — the question mark is not used.

Will you please send me three Kimball's "Business Speller."

The question mark is sometimes used to indicate doubt. It should be enclosed in parentheses.

Yes. He is a great (?) man.

The *exclamation point* is used after all exclamatory sentences (which are sentences expressing strong feeling or emotion; e.g., surprise, anger), after interjections, and after very urgent commands.

Strong emotion: What a change has taken place here!

After interjections: Alas! I cannot help you.

Urgent command: Quick! Bring me a blotter!

CHAPTER ELEVEN

SUMMARY OF GENERAL PRINCIPLES OF PUNCTUATION, WITH REVIEW EXERCISES

DEFINITIONS OF THE WORD GROUPS

Sentence. Contains a subject and a predicate and must make complete sense.

Clause. Contains a subject and a predicate, but is used simply as *part* of a sentence and may or may not make complete sense.

Independent clause. Makes complete sense without the aid of any other words.

Dependent clause. Does not make complete sense.

Phrase. Has no subject and predicate — does not make complete sense.

HOW WORD GROUPS ARE PUNCTUATED

The *sentence* is completed by a period, a question mark, or an exclamation point.

The *clause* is separated from the other parts of the sentence by commas (unless it is restrictive or very short), or by a semicolon if the sentence already contains commas.

The *phrase* is set apart by commas if it interrupts the main thought of the sentence or if it is one of a series of phrases.

REVIEW EXERCISES

All of the following are actual letters. Punctuate them to see if your study of business punctuation has made you able to handle business letters.

MANDEL BROTHERS

CHICAGO

August 1, 1922

Dear Madam:

You will value we think this special notification of the August fur sale in the Subway.

The furs are of excellent quality the designs are authoritative and the workmanship of high order. It is these considerations which lend greatest attractiveness to the moderate prices.

The enclosed brochure pictures a number of the most interesting modes.

The assortment is ample — yet the very fur you wish may be sold early in the sale. Your early attendance therefore may well repay you in added satisfaction.

Very respectfully

Mandel Brothers.

THE E. D. THOMPSON MFG. COMPANY

MAKERS OF THE BUD WAISTS

CHILLICOTHE, MO.

June 5, 1922

Stone Brothers,
Monette, Mo.

Gentlemen:

Enclosed find original copy of invoice for waists which are being sent you via today's Parcel Post as you requested in your returned post card. We are sending in this first trial shipment one dozen of our best-selling numbers consisting of all the new shades for summer wear and we trust that when you compare these waists with factory-made ones you will at first sight be able to determine the difference.

If after you have inspected them you find any one number which you think is not suitable for your trade return it at your earliest convenience owing to the fact that we are far behind with our orders.

We thank you for this first trial order and feel sure we will merit your many future orders.

Yours very truly,

The E. D. Thompson Mfg. Co.

By————

JOHN C. MOORE CORPORATION

MAKERS OF

LOOSE LEAF RECORD AND CABINETS FOR ALL
OFFICE AND FACTORY RECORD KEEPING SYSTEMS

ROCHESTER, NEW YORK

February 28, 1922

Morgan and Company
Chicago, Illinois

Gentlemen:

While we do not wish to appear unduly urgent in bringing our wares to your attention we cannot but feel that your inquiry and request for our printed matter must have been prompted by a reasonable interest in our line and since we have not been favored with any order from you we are forced to believe that we have failed to furnish you with the information you desired.

Although we try to make our catalogues as complete and comprehensive as possible we appreciate their shortcomings and realize that there may be a number of things concerning which you would like more information therefore if you will advise us as to your requirements we shall be very glad to give you full details relative to the application of our methods to your business.

We have spent several years inventing and perfecting office devices and we know positively that there are no records which

can be kept well with the card system or in any other manner which cannot be kept cheaper and better in our Loose Leaf Books.

We are perfectly willing to assume all responsibility of shipping stock goods on approval and we trust under these liberal terms to hear favorably from you.

Very truly yours

John C. Moore Corporation

By_____

THE LOCOMOBILE COMPANY OF AMERICA

2000 MICHIGAN AVENUE

CHICAGO ILLINOIS

January 9, 1920

Mr. S. D. Goldberg
5446 Spaulding St.
Chicago, Illinois

Dear Sir:

Several months ago when The War Industries Board decided to standardize the sizes of automobile tires our Accessory Department with a view to protecting our customers who were using 37 x 5 Cord tires stocked up very completely on this size in various makes. Now that restrictions have been removed and the rubber industry is rapidly approaching normal production we find ourselves with a surplus of these tires and are offering them to our customers at practically cost. In some cases and on certain brands the saving amounts to between fifteen and twenty dollars.

We want to emphasize that these tires are first grade and fresh stock. They carry moreover the full guarantee of the manufacturer and at the prices we are offering them we suggest that you take immediate advantage of the opportunity.

Very truly yours

The Locomobile Company of America

Manager Accessory Department

PART THREE

BUSINESS CORRESPONDENCE

CHAPTER TWELVE

THE OLD BUSINESS LETTER AND THE NEW

From letter writers of the past in this country we have received an unfortunate heritage of stock phrases, which, until a few years ago, were considered entirely correct and very convenient. These phrases came to mind automatically — they saved time and thought. A correspondent had no trouble “getting started,” — the chief difficulty that the beginning correspondent experiences, — for he had always ready such expressions as “Yours of the 14th at hand and contents noted, and in reply would say . . .”, or “We have yours of the 14th regarding your order and as per your instructions will forward same today.” He was never at a loss for a closing sentence because there was that convenient phrase, “Hoping for a prompt reply,” or “Thanking you in advance, we beg to remain,” to help him out.

In such expressions as these can be seen two tendencies of the letter writers of the late years of the eighteenth century. One was to use legal phrases; the other, to be very formal.

The use of legal phrases came about through the early conditions of business communication in this country. There were no long-distance telephone lines, no telegraph lines, no cables which made it possible to make a large sale, negotiate a loan, or buy a factory in a few minutes. It sometimes took weeks for even a letter to pass between the persons in a transaction. A letter, therefore, had to accom-

plish much. It had to be very detailed and in many cases was so worded as to make it a legal contract. This necessitated the use of many legal phrases. For years after the need for letters as legal contracts had passed, the phrasing was kept, but gradually from year to year it was dropped until now the only reminders are occasional expressions like "party," "state," "said order," and "same."

The other tendency — to be very formal and over polite — is a natural outgrowth of the elaborate courtesy which was observed in all the affairs of life of that day. In friendly letters, for example, such flourishing endings as, "Believe me, Sir, ever your faithful and obedient servant . . ." were the accepted models of good form. This seems very quaint and amusing to us nowadays, but after all, what about our modern "beg to remain," "beg to say," "your valued favor," and the like? Why should it seem so ridiculous now to think of beginning a letter, "I now take my pen in hand . . ." and so proper to say, "Yours at hand and in reply would say . . ."?

Business men of late years have found, however, that if a letter is to take the place of the salesman, the collector, the claim adjuster — as it can do most successfully — it must not contain words selected with as little thought as possible, simply because they come automatically to the mind of the correspondent and hence save him time. Instead, every letter must be worded so that it will carry the force of the salesman's, the collector's, the adjuster's personality;

so that the reader feels almost as if he were having a personal interview with the writer.

Can you see the difference between these sentences taken from two letters replying to the inquiry of a prospective buyer of rugs? They will show you the "old" business letter and the "new."

We have your valued favor of the 17th inst. and in reply would say that we carry rugs such as you describe.

We are very glad indeed to learn that you are interested in our line of rugs and have on hand just now a full assortment of the style you describe.

Would the salesman who wrote that first sentence talk to a prospective customer in the same way? Certainly not. Then his letter is not a satisfactory substitute for the friendly, live salesmanship of his talks. The second sentence, while it may be improved, has more the tone of a personal interview.

A BLACK LIST OF TRITE WORDS AND PHRASES TO AVOID

The following is a list of the more common of these "stock phrases," the "rubber stamps" of business correspondence. You will find here many which are still current in business, but there is a fast-growing tendency to drop them and you will soon see that it is easy to find very satisfactory substitutes.

advise. Instead of "tell" or "inform."

Please advise us what disposition
to make of the car.

Please let us know what to
do with the car.

as per. One of the legal remnants. Say "according to."

at hand, to hand. Really mean nothing. Omit them altogether.

Your letter of the 14th at hand and in reply would say that your order was sent last week.	Your order, about which you inquired in your letter of the 14th, was sent last week.
--	--

attached hereto. The word "hereto" is superfluous.

at this time, at the present time. Usually superfluous.

We are sending you at the present time a copy of our latest catalogue.	We are sending you our latest catalogue.
--	--

beg. Over polite when used in such phrases as "beg to say."

We beg to say that we do not carry this line.	We regret that we do not carry this line.
---	---

contents carefully noted. Used so often that no one pays any attention to it. Of course "contents were noted." How could you answer the letter if you had not noted the contents?

enclosed herewith. Word "herewith" is superfluous. Say simply "enclosed."

esteemed. Over polite in such expressions as "your esteemed favor."

favor. If a letter really confers a favor, it will be necessary to use more than one word to express appreciation. It is clearly absurd in this case:

Your favor of the 14th regarding our account which you claim has not been paid, has our attention.

go forward. Just how can an order "go forward"? Say "send" or "ship."

hand you. Can you "hand" a person something in a letter? Say "send."

We hand you herewith our latest samples.	We take pleasure in enclosing our latest samples.
--	---

instant, ultimo, proximo, and their abbreviations, *inst.*, *ult.*, *prox.* These are time wasters like "6/14/19," because they must be translated. "Instant" is altogether unnecessary. A sensible person takes it for granted that "the 14th" means the 14th of the current month. "Last" and "next" are better terms to use with the word "month" — e.g., "the 14th of last month" — than "ultimo" or "proximo."

kind, kindly. Used too much — relics of over-polite phrasing. Use the more direct, informal word "please," instead of "kindly."

oblige. Like "favor." If a courtesy has put you under obligation, you will need more than one word to acknowledge it. Like "hoping," "trusting," and such expressions, this makes a weak ending for a letter.

of recent date. If mention of the date is of any consequence, as, for example, in consulting a file, this phrase is too indefinite to be of any value. If it is of no value, why mention it?

our Mr. Brown. Say "our representative, Mr. Brown" or "our salesman, Mr. Brown."

said. Old legal form. It is too stiff and formal for the tone of the modern business letter.

same. Not a pronoun, and hence must not be used to stand for a noun.

We thank you for your order and
same will be sent Tuesday.

We thank you for your order
and it will be sent Tuesday.

sorry to say. Is it the "saying" or the fact itself that you regret?

We are sorry to say that we do not
have these goods.

We are sorry that we do not
have these goods.

state. Too formal unless a long detailed report follows. "Say" is a better word.

the writer. Very formal. Say "I." You will hear it said that it is incorrect to begin the letter or the paragraph with "I" or "we." It is much better to do this, however, than to use an awkward substitute.

under separate cover. Useless. How else could you send a large catalogue?

wish to say. Why not go on and say it?

would say. What prevents?

yours. Incorrectly used for "your letter." Never omit any necessary word such as the articles "a" and "the," a pronoun, or any other word to secure brevity. Get rid of the useless phrases instead of making a letter sound like a telegram by omitting words.

Yours of the 14th received and in	We are very sorry to learn
reply would say that we regret to	from your letter of the 14th
hear of the damage done to the table.	that the table was damaged.

See if you can improve the following sentences by expressing the ideas they contain in simple, straightforward language:

1. We are pleased to advise that we have forwarded your order by express today.

2. Yours at hand and as per instructions will send your goods at once.

3. Our Mr. Jones tells us that you are not satisfied with cleaner sent you last month and that you desire to return same.

4. As per instructions, we notified said tenant of the expiration of his lease.

5. We beg to state that we are at the present time out of size 6 in boy's suit No. 7.

6. Kindly let us hear from you by return mail, and oblige,
7. We beg to call your attention to circular on our Frigidair System which we hand you herewith.
8. As per your request of the 10th inst., we take pleasure in sending you herewith copy of our booklet.
9. Kindly advise us if you will accept the offer.
10. We beg to acknowledge receipt of your valued order of the 10th inst. Same has our careful attention.
11. Hoping you will give me an interview, I am,
12. Your favor of recent date ordering ladies' coats received. Same has our attention and will go forward at an early date. Hoping to receive further favors, we are,
13. Your letter relative to the installation of our Frigidair System has been referred to the writer.
14. We beg to state that we do not send goods on approval.
15. We hand you under separate cover a copy of our latest catalogue of Laboratory Supplies.

CHAPTER THIRTEEN

CORRECT FORM FOR THE MODERN BUSINESS LETTER

Unless you are familiar with all the details of correct letter form, you are an incompetent stenographer, for knowing these forms is really your business. No employer who is paying you to produce for him correctly written letters will stop to tell you how to do it. If you are going to be a correspondent, an accountant, a salesman, or an executive, you cannot afford to depend entirely upon a stenographer — to be unable to judge for yourself the correctness and good form of her work.

WHO DETERMINES WHAT IS CORRECT FORM?

What are these principles of correct letter form, so necessary for the stenographer and her employer to know? Who decides what form of several is the correct one? "Letters of various firms differ," you will say. "Isn't '6/14/16,' for example, the same as 'June 14, 1916'?" Yes, but if you were filing correspondence, which form would you prefer to have on letters? If you were interested in timesaving as part of office efficiency, which form would you choose? The answer to these questions is found in the fact that it is the custom of the majority of the best business firms to write "June 14, 1916."

So it is with the other details of letter form. Customs have been established, based largely upon

common sense. Some prominent firms probably saw that a certain detail of letter form made their letters neater, easier to read, or easier to write, and they adopted it. Other firms imitated it, probably without realizing why it was a good form, until now certain customs are so well established by usage that to disregard them is to risk being called "careless" or "faddish."

Learn these principles of good form and you will always have a sure guide. It will be easy to change them in some slight respect to suit the taste of some individual or to conform to the regulations of a firm, but they are always correct and you can rely upon them.

THE MARGIN

There is no uniform width for margins. It will depend upon the size and shape of the stationery and the length of the letter. Stationery most commonly used in business is $8\frac{1}{2}$ x 11 inches. When this size is used, a margin of one inch for a long letter and one and one half inches for a short one is usual. In a typewritten letter the margins are equal, in a pen-written letter the left margin is wider.

Under no circumstances allow any word or letter to come beyond the left-hand margin and not more than two or three letters beyond the right. Always leave an ample margin at the bottom of the page, even though it is necessary to put three or four lines on the next page.

THE HEADING

The heading of a letter, unless it is written on printed letterhead, must contain: (1) the street address of the writer, (2) the town and state, (3) the date.

This information may be arranged in either of two ways:

(NEW) BLOCK FORM
4828 Washington Avenue
St. Louis, Missouri
January 10, 1920

(OLDER) CONVENTIONAL FORM
4828 Washington Ave.,
St. Louis, Missouri,
January 10, 1920.

The block form is used almost exclusively now, because it is neater and easier to write, and there is a growing tendency to omit all punctuation at the end of the line in the heading, inside address, and complimentary close of the letter.

The street number should be written in figures and should not be preceded by "No." or "#."

The name of a street or a city should not be abbreviated. Thus "Wash. Avenue," "Phil., Pa." "N. Y. City" are incorrect forms. The name of the state may be abbreviated. Look at the list of correct abbreviations for the states on page 252. Several of them have been changed lately; be sure you are up-to-date.

Numbered streets and avenues are written out if they make a short word; e.g., "Fourth Street," "Tenth Street." If the numbers make long words, however, it is better to write them in figures; e.g., "53d Street," "142d Street." When the street number is directly against the name of the street,

however, the name must be spelled out or very careful spacing used in order to prevent confusion.

Might be confusing

1412 53d Street

Better

1412 53d Street

or

1412 Fifty-third Street

The words "Street," "Avenue," and "Boulevard" may be abbreviated to "St.," "Ave.," "Blvd.," as better proportion in heading or inside address is sometimes secured in this way. This applies also to the abbreviations of the states. Put a period after every abbreviation.

Out of proportion

482 W. Jackson Boulevard

Chicago, Ill.

January 15, 1920

Improved

482 W. Jackson Blvd.

Chicago, Illinois

January 15, 1920

Always write the date in full.

Wrong

Dec. 19, '19

12/10/19

December 4, '19

Right

December 10, 1919

Do not write "th," "st," or "d" after the day of the month in the heading of the letter. In the body of the letter they must be used invariably whenever the name of the month does not immediately precede the day. Here are examples of correct form:

Thank you for your order of the 12th, which we will ship on the 23d.

They were shipped February 17.

Some firms favor novel arrangements of the date.

March	January Fourth	JANUARY	22 March 1922
Ninth	1 9 2 2	NINE	
1922		1922	

It is doubtful, however, whether the effect justifies the extra time and trouble necessary.

Arrange these headings in correct form — some block form, some conventional:

1. Jackson Miss R F D 2 Box 6 June 6 1920
2. Jan 7 1919 842 W Penn Ave Detroit
3. 472 Commercial St Cincinnati Ohio Oct 4 1919
4. 72 5th Ave N Y City N Y
5. 902 Wash Place Feb 4 '20

THE INSIDE ADDRESS

The inside address corresponds exactly to the address on the envelope. It must be placed to the left of the page at the margin and may be written in either block or conventional form to correspond to the form of the heading.

BLOCK FORM

Mr. J. L. Davies
482 Capitol Avenue
St. Paul, Minnesota

CONVENTIONAL FORM

Mr. J. L. Davies,
482 Capitol Ave.,
St. Paul, Minn.

The correct title must always be used with a name. Some of the common ones are:

Mr.	Mrs.	Miss
Dr.	Esq.	Rev.
Messrs.	Mesdames	Prof.

It is incorrect to use two titles, — e.g., “Mr. Henry Fielding, Esq.,” — except in the case of ministers,

— e.g., “The Rev. T. L. Fielding, D.D.,” — when it is good form to use both.

Write a person’s name exactly as he signs it. If he signs, for example, “William L. Davies,” it is incorrect to address him in either of these ways: “Mr. W. L. Davies” or “Mr. Wm. L. Davies.”

In addressing a company, the word “Company” is sometimes written out, sometimes abbreviated. Use the form the company itself uses on its stationery and advertising matter.

If a letter is addressed to a person in a small town where no street name or number is given, it is better not to separate the town and the state in order to make three lines.

Correct

Mr. T. L. Watkins
Spring City, Tenn.

Arrange these inside addresses in correct form:

1. Miss Ethel Scott Jacksonville Fla. 502 West Ave.
2. Des Moines Iowa R. L. James M.D. 482 Ohio Ave.
3. Prof. J. L. Evans 4827 Indiana Ave. Lawrence Kans.
4. L. R. James President First National Bank Evanston Ill.
5. Messrs. Shubert and Gaines Haskins Conn.

THE SALUTATION

The salutations used most commonly in business are:

Dear Sir:	} for an individual
or	
My dear Sir:	

Gentlemen:	for a firm or corporation
Dear Madam:	} for a woman either married or unmarried
or	
My dear Madam:	
Ladies:	for a firm of women

The salutation always begins directly at the left margin and is arranged in either block or conventional form to correspond to the heading and the inside address.

BLOCK FORM	CONVENTIONAL FORM
Mrs. T. L. Jones	Mrs. T. L. Jones,
48 W. Tenth Street	48 W. Tenth St.,
Ft. Smith, Arkansas	Ft. Smith, Ark.
Dear Madam:	Dear Madam:

Arrange the following in correct form, supplying the proper salutation:

1. East Orange N. J. Thomas A. Edison Inc.
2. Semco Sisters Millinery Co. Chicago 1524 E. 63d St.
3. Miss Jane Ellis New Rochelle N. Y. 4782 Conway St.
4. Mrs. F. G. Ellis (same address)
5. Spencer Brothers Louisville Ky. 759 Capitol Ave.

THE BODY OF THE LETTER

The body of a letter may be arranged in a variety of ways. In general, short letters are better double spaced; long letters are better single spaced, with double space between paragraphs. The most striking change in the arrangement of a letter that has been made during the last few years is the use of spacing instead of indentation to indicate paragraphing. This form is neat, easy to write and, therefore, popular.

Here are some outlines of good letter forms:

CONVENTIONAL FORM

....., }
: } (*Heading*)
 }

.....,
.....,
..... } (*Inside address*)

.....: (*Salutation*)

[illegible]

....., (*Complimentary close*)

_____. (Signature)

A.H. / Y.G.

ALL BLOCK FORM

.....

.....

.....

A 3x15 grid of dots forming a rectangular shape. The top and bottom rows are solid, while the middle row has a gap in the 4th dot from the left.

.....

.....

.....

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.....

..... (Complimentary close)

----- (Signature)

ER/JL

BLOCKED HEADING AND INSIDE ADDRESS, CONVENTIONAL BODY,
AND COMPLIMENTARY CLOSE

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LA-WE

The most common ending for a business letter is "Yours truly." This is varied by the use of "Yours very truly" and "Very truly yours." When a letter is written to an acknowledged superior, as a letter of application, "Yours respectfully" is a much better form to use.

Notice that only the first word of the complimentary close is capitalized.

Do not preface the close by such expressions as "we are," "we remain," or "we beg to remain."

THE SIGNATURE

Some firms use a typewritten signature, with the initials or signature of the writer below. Others omit the company name and have their letters signed merely by the person who is writing the letter and hence acting for the firm.

Yours very truly
The Clark Teachers Agency
By.....

The word "By" is preferred to "Per" in designating the writer of the letter.

A signature should always be written so that it is easily legible. It is very embarrassing to have to reply to a letter where the name is uncertain.

The following are the correct ways for a single and for a married woman to sign their names:

Alice R. Lamb.

or

(Miss) Alice R. Lamb.

Alice Lamb Gordon.

(Mrs. F. W.)

or

Alice Lamb Gordon.

(Mrs. Frank W. Gordon)

The initials of the writer and the stenographer are placed at the left margin, about four to six spaces below the signature. The initials of the writer precede. Usually no periods are used with these initials, but this is largely a matter of individual preference.

FOLDING THE LETTER

The method of folding a letter will be determined almost entirely by the size of the letter head and the envelope. When the regular $8\frac{1}{2}$ x 11 inch sheet is used, the best method of folding is as follows:

1. Fold the bottom of the letter over until it comes to within half an inch of the top of the sheet.
2. Now, fold from the left one-third of the sheet.
3. From the right, fold the remainder of the sheet in such a way that the right-hand edge comes about one-half an inch from the first fold.
4. Insert the letter in the envelope with the right-hand edge at the top.

ADDRESSING THE ENVELOPE

In addressing an envelope, the size, length of the address, etc., will determine the margins.

Always use the same form and punctuation for the envelope that you do for the inside address.

The name and address of the writer of a business letter should appear in the upper left-hand corner of the envelope.

CHAPTER FOURTEEN

THE BEGINNING AND THE ENDING OF THE UP-TO-DATE BUSINESS LETTER

FOR THOSE WHO BEGIN LETTERS "REPLYING TO YOUR LETTER OF THE 14TH INST."

The writer of a business letter is really an author, and one of the most valuable lessons in correspondence may be learned by considering one method of the successful writer.

Every clever short-story writer knows that the number of people who will read his story — unless, of course, they already know and like his work — depends upon the first few sentences. Most of his readers are like you; so suppose you be the judge as to the accuracy of this statement. If a story begins with an uninteresting description of some place or person, don't you turn to the next story? Which looks more attractive, a long introductory paragraph or a short one indicating conversation? The latter, of course, because you feel that the story "starts right off" without long preliminaries. This is, of course, not a good way to select what to read, but it is a common way, and so the author knows that he must take account of it if he is trying to please the public.

If you will read carefully or listen to the opening dialogue of a good play, you will see how the author has made every line count. It either lets the audience know who a person is, what his relation is to other characters in the play, what kind of person he is, or

what the play is about. In other words, the playwright has so much to make clear to his audience that every line must "work."

Now why should not this idea of composition be applied to business letters? Like a short story, the success of an advertising letter depends upon its power to hold the reader's attention. If the first sentence is interesting, the reader continues; if it is not, he stops. Even in routine correspondence, which must be read to get necessary information, why should not the correspondent have the same consideration for his reader that the playwright does for his audience and get down to business at once to let him know what the letter is all about?

Here are some introductory expressions that you have become accustomed to seeing in business letters. They are "time killers." They do not work. If you will examine them, you will see that the one really useful fact that each contributes is the date of the letter which is being answered.

We have your favor of . . . and in reply will say . . .
Yours of the . . . at hand and in reply wish to say . . .
Referring } to your letter of May 12, we { wish to say . . .
Replying } { would say . . .
We are in receipt of your favor of . . . and in reply . . .

Now, while the date of the letter you are answering may need to be in the first sentence, it is not the most important idea and therefore does not deserve the most conspicuous position in the entire letter. Instead, it may be woven into the first sentence inconspicuously, so as to leave the main part of the

sentence free to tell what it is you really “wish to say” or “would say.”

Notice the improvement made in the following sentences by observing this suggestion:

We have your letter of May 10 and in reply would say that we will replace the defective books we sent in your last order if you will return them. (30 words)

We shall be glad to replace the defective books about which you wrote in your letter of the 10th, if you will return them. (24 words)

or

We are very sorry to learn from your letter of May 10 that there were some defective books in your order and we shall be glad to replace them if you will return them to us. (36 words)

We have your letter of May 1 regarding delay in shipping your order and in reply would say that it was shipped the 2d. (24 words)

The order about which you wrote on May 1 was shipped the 2d. (14 words)

or

You have no doubt received the order about which you wrote on the 1st, as we sent it on the 2d. (21 words)

Yours of the 2d at hand and in reply would say that we cannot accept any more orders for blankets, as our supply is exhausted. (25 words)

We regret that we are unable to fill your order of the 2d for blankets, as our supply is exhausted. (20 words)

Replying to your letter of May 8 in regard to new price lists on automobile tires, we wish to say that we have no new lists at the present time but will send one as soon as it is printed. (40 words)

We shall be glad to send you our new price list of automobile tires, which you requested in your letter of May 8, as soon as it is printed. (29 words)

We are in receipt of your letter of May 6, and in reply will say that we have sent a tracer on your order, as it was shipped on the 1st. (31 words)

We have sent a tracer on your order about which you wrote on the 6th, as we shipped it on the 1st. (23 words)

Referring to your letter of June 5 regarding a watch purchased from us, would say that we will repair same free of charge if you will return it.
(28 words)

Return the watch about which you wrote on the 5th and we shall be glad to repair it free of charge.
(21 words)

You see, then, that it is possible, by the use of such expressions as "about which you wrote," "regret to," or "are glad to, learn from your letter of," to include the date of the letter to which you are replying and at the same time to make a direct statement in the place where it will receive most attention.

Here is a summary of the advantages of the new form for beginning a letter:

1. It saves your reader's time by going straight to the point.
2. It saves words and hence time and stationery.
3. It gives letters individuality and thus makes them better substitutes for the transaction of business in person.

Revise the following sentences. The first thing to do is to ask yourself, "What is it I really wish to tell this person?" Then begin directly with this point just as if you were talking to your reader. Next give the date of the letter you are answering by using one of the expressions suggested for this purpose.

EXERCISE

We have your { favor
letter } of the 14th and in reply would say

1. — that we have no 20-foot boxing on hand, but can fill your order with 22-foot lengths.
2. — that Mr. Bloss was in our employ for six years, and we are pleased to say that he is an excellent salesman.

3. — that our present quotation for 106 Sockets, Square Pattern, is \$28.50.
4. — that it was impossible for us to ship your goods last Wednesday, as we did not receive your order until Tuesday at 1:30 p. m.
5. — that we hardly think it possible for us to reduce the previous low quotation we gave you on Morris Chair Rods.

Your letter of the 14th received, and in reply would say

1. — that up to the present time we have heard nothing from the railroad company regarding your order and will, therefore, refill same if you so direct.
2. — that we will give you proper credit if you will explain whether one dozen *each* cups and plates were broken or only one dozen all together.
3. — we enclose memorandum for \$1.25 to cover shortage of one book.
4. — we checked your order for canned goods and find that everything you ordered was shipped.

Referring to your

1. — order for one No. 132 Colonial Suite, we cannot furnish same in mahogany, but in maple, walnut, and oak.
2. — inquiry of the 16th, would say our 1921 catalogue is now in the hands of the printer but we expect it to be ready for delivery next week.
3. — inquiry of the 16th regarding desks, would say we are unable to furnish anything at the price you specify, as the factories have advanced all prices to us.
4. — letter of the 16th regarding credit standing of The Monroe Stationery Company, wish to say that we have had their orders for years and have found them entirely reliable in meeting obligations of large amounts.

Answering } *your letter of the 14th,* { *we would say*
Replying to } { *we wish to say*

1. — that we do not have in stock the goods you ordered.
2. — that we have already bought all the Ladies' Ready-to-Wear we will need this season and do not think it necessary, therefore, for your salesman to call.
3. — that your mail order was sent to you last week.
4. — that we shipped your order of the 6th and, therefore, have put a tracer on it, as it has evidently been lost or delayed in transit.
5. — that so far we have been unable to find any one who would buy the spruce refuse you speak of.
6. — that the sale of the Fourth Avenue Hotel property will take place on April 24.

THE ENDING OF THE LETTER

The following incident will show you one very good reason for avoiding such time-worn closing phrases as those beginning with "hoping," "trusting," "thanking," and the like.

A district superintendent of an insurance company once sent a form letter to about twenty-five agents of the company in his territory. The purpose of this letter was to explain some new regulations to be observed in filling out certain insurance forms. He wished to be sure that each of them read the letter, and accordingly closed it with these words:

Soliciting your coöperation in this matter and a prompt acknowledgment of the receipt of this letter, I am,

Yours very truly

He received only five or six replies. The agents were intelligent and quick to obey his orders as a

rule, for they were "law," and he was puzzled. He showed his form letter to another official and commented upon the fact that he had received so few replies. The official replied: "No wonder. When a busy man comes to an *i-n-g* at the end of a letter, he stops reading because he thinks it's all over."

Then too, in order to be complete, these endings require some such expressions as, "I am," "we are," "we beg to remain." These are clearly absurd when you think about it, and it is well to get rid of any ending which requires them.

Take advantage of the emphatic position of the last sentence. Do not waste it by using it for "lame" and meaningless phrases. Make it a complete sentence, direct, short, and written in the natural way you would speak to the reader. Then stop.

CHAPTER FIFTEEN

ROUTINE LETTERS

The first type of correspondence to be trusted to you will probably be a routine letter, for this is the simplest kind of letter to write.

The word "routine" comes from a Latin word meaning "path." A path is made by going the same way a great number of times. A routine letter is one which is written over and over again in a uniform way. For example, an order contains the same information and is written in the same form whether it goes to a small concern or to a large one. No distinction is made in the form or language of a letter which answers the questions of Marshall Field & Co. and those of Jones Brothers, Green Springs, Virginia. If the Goodrich Rubber Company delayed an order you had sent them, would you not use the same urgent tone in your letter to them that you would in a letter to a mechanic who has failed to send a part of a machine he is repairing at the time agreed?

Therefore such letters as orders, inquiries, hurry-up letters, and answers to all these are classified as routine letters.

You can readily see why this class of letters excludes such correspondence as sales or collection. A collection letter written to a habitually slow-paying firm whose account is sixty days overdue will be very different from one to a reliable customer, usually very prompt in making payments, but whose account is now a month in arrears. Every collection

letter and every sales letter must be carefully adjusted in language to suit the circumstances of the individual case. It usually requires an experienced correspondent to be able to take all the details of a case into consideration in composing a letter, and so this type of correspondence is usually assigned to specialists rather than to new correspondents or secretaries.

Since a routine letter is written in much the same way each time, if you can learn one good plan or outline for each type, you will save yourself an enormous amount of time which you would otherwise waste in experimenting and rewriting in order to get a good letter.

ORDERS

Use an order blank if you have one. The ruled blanks and the spaces help to remind you of necessary details and insure more rapid and correct reading on the part of the order clerk. Where no order blank is available, however, be sure that your order contains these three points. It is incomplete if any one of them is missing.

1. *What you wish.* This includes a full description of the size, color, style, and price of the article. Remember that you know what size shoes or hat you wear, but the person who fills your order does not unless you tell him.

2. *How you wish your order sent.* If you are in a hurry for your goods, specify that they are to be sent by parcel post or express; if the article is very large and you wish to save money rather than time, have it sent by freight instead of by express.

3. *How you wish to make payment.* Never fail to mention an enclosed remittance in the body of the letter and to make a note of it at the end of the letter by the expression "1 encl." This is placed just under the initials of the writer and the stenographer. Do not take it for granted that the person reading your letter knows that you have a charge account. Never enclose a coin, unless in a coin card, nor stamps if it is possible to make remittance in any other way.

Occasionally an order will have to contain other items of information than these three. They are simply the minimum requirement. Here are some other points:

1. *To whom the order shall be shipped.* This is necessary only in the event that the order is to be shipped to some person other than the writer.

2. *When the goods are to be sent.* If the goods which you are ordering are needed by a certain date, specify this. The phrase "as soon as possible" has been used so often in this connection that it has lost its force. Either do not mention the shipping date at all, leaving it to the convenience and judgment of the firm, or make your request definite and urgent.

Bad

Please send me the following goods
as soon as possible:

Improved

Please send me the following goods
by express so that they will reach
me not later than June 1:

Now that you are familiar with the points of information that an order must contain, the next step is to learn the best way to arrange them in your letter. An inexperienced correspondent will almost

always mention first the subject of the remittance. If you will examine the letter below, you will see that this leads to a poor arrangement of points, as it necessitates changing the subject too often.

Gentlemen:

(*Remittance*) Enclosed find check for \$15.35 for which
(*Shipping directions*) please send me the following articles by parcel post:

2 No. 65 Tennis Rackets @ \$6.50	\$13.00
2 doz. No. 4 Golf Score Pads @ \$1.00	2.00
	<hr/>
	\$15.00

(*Remittance*) I enclose thirty-five cents extra to cover postage.

(*Shipping directions*) Please send me these articles this week if possible.

Yours truly

You will find by examining this next letter that the arrangement is much better. If you will follow this method and begin with shipping directions, leaving all mention of the remittance until after you have indicated the total amount of the order, you will have a well-organized letter instead of one which jumps in an unsystematic way from one idea to another.

Gentlemen:

(*Shipping directions*) Please send me by parcel post the following goods so that they will reach me within the next two weeks:

2 No. 65 Tennis Rackets @ \$6.50	\$13.00
2 doz No. 4 Golf Score Pads @ 1.00	2.00
	<hr/>
	\$15.00

(*Remittance*) I enclose a check for \$15.35 which includes postage.

Yours truly

Now, if you wish to add further shipping directions, — e.g., the name and address of some person to whom the goods are to be shipped, — you can put them in the first paragraph. If there is any further detail regarding the remittance, this may be put in the last. So, on the whole, this arrangement is a very logical, convenient one to know.

THE TWO FORMS FOR ORDERS

Orders may be neatly written in one of two forms, called, for convenience, the short form and the long form.

The *short-form order* is used where you have a catalogue, or in any case where the description of each item need occupy only one line. The two letters used above for examples are correctly written in the short form. Notice these points about them:

1. There is a double space left before the list of goods and a double space after the list. This makes it stand out conspicuously from the remainder of the letter.

2. The first item of the list is not placed directly under "Please." It is not necessary to observe the original paragraph margin but to put the list in the center of the page. This is called *tabulating* a list.

3. The last paragraph, beginning "I enclose," does follow the original paragraph margin.

4. There are three dollar marks necessary, one after the first @, before the first total, and before the grand total. If no @ is used in the first item, there should be only two dollar marks.

5. The amount of the remittance is not written out in words. This is done only in legal papers or where the amount is less than one dollar.

The *long-form order* is used where the stock number of an article is not known and each item must, therefore, be described in such detail that it takes more than one line. In a case of this sort it is very important to separate the items in some way so that each will stand out. Notice how difficult the first of the following letters would be to check — how easy it would be to overlook one of the items. The form of the second letter is an aid to correct filling because it makes each item conspicuous.

Wrong

Gentlemen:

Please send me the following goods by parcel post special delivery: one dozen men's linen handkerchiefs, narrow hem, initial "H," at about \$20 a dozen; a cap, dark blue and brown plaid, silk lined, size 7; two plain white silk shirts with collar attached, no pockets, size 14, about \$9.50 each.

Charge this to my account.

Yours truly

Right

Gentlemen:

Please send me the following goods by parcel post special delivery:

- 1 doz. men's white linen handkerchiefs, narrow hem, initial "H," at about \$20.
- 1 cap, dark blue and brown plaid, silk lined, size 7, about \$4.50.
- 2 plain white silk shirts with collar attached, no pockets, at about \$9.50.

I should like to have this charged to my account.

Yours truly

No set of rules can be given for this form, as it has so many variations. For example, it is equally good form to leave three or four spaces before and after the list, to single space the lines of each description, leaving double space between the descriptions themselves, or to observe the regular paragraph margin rather than to back space. The form given above, however, is the latest and seems most popular.

Write the following exercises, supplying names, addresses, prices, or dates where necessary. Decide which form is best adapted to the order before you begin to write.

1. Order from some local bookstore several copies each of the textbooks you are using. Be sure to write the titles correctly (see page 109). The word "copies" is not necessary; e.g., "2 copies of."

2. You are ordering for a retail grocery store. Write an order to Sprague Warner & Co., Chicago, for a long list of groceries, assuming that you have their catalogue. Enclose a check to cover the amount of your order, less 2 per cent cash discount.

3. Order from some stationery supply house the following office supplies: desk blotters, pen points, erasers, wooden file boxes, glass inkwells, pencils. Describe in detail the quality, price, size, and style of the article.

4. Order from an imaginary jewelry catalogue two items to be charged to your account but sent to some other person whose name and address you must be sure to specify.

5. A customer, Mrs. V. R. Elliot, 482 W. Point Street, Detroit, has asked you, a furniture dealer, to order for her a green Wilton rug with darker green border, size 9 x 12, and has specified that she must have it by a certain date. Order this rug from Carson Pirie Scott, Wholesale. Be sure to specify a delivery date.

ACKNOWLEDGMENT OF ORDERS

If you have ever heard a traveling salesman or a salesman in a wholesale house thanking a customer for an order, you remember such statements as, "Now, Mr. L., I will have this order rushed right through so that you will have it in time for your Saturday's trade. . . . When you need anything else, let me know and I shall be glad to make selections for you and attend to your order personally." Now, while the merchant has heard this very often, he cannot help being flattered by this personal interest and impressed with the fact that his order is in good hands and will be given personal attention.

But the same firm which employs this salesman will employ a correspondent who will dictate a letter like this one to acknowledge an order:

Gentlemen:

Your order of the 10th received for which please accept our thanks. Same will go forward at an early date.

Yours very truly

You will see that, while this letter is in no way discourteous, it lacks altogether any signs of special personal consideration which every customer likes to feel that he is getting, and it fails to convey a very real appreciation of the customer's patronage.

It is clear that if a letter of acknowledgment is to be a satisfactory substitute for the acknowledgment of a good salesman, it must somehow be made to contain this tone of personal interest. Here is a letter that shows in some measure how this may be accomplished:

Gentlemen:

We thank you very much indeed for your order of the 17th and we are making every effort to ship it to you by the 23d. If anything should prevent our doing so, we shall notify you.

You have made an excellent selection, and we feel sure that the shipment will be satisfactory in every way. Let us know when we can be of any further service to you.

Yours very truly

ACKNOWLEDGMENT WHEN ALL GOODS ARE SHIPPED

An outline of the letter above will furnish a good plan for other acknowledgments.

I. Facts about the order.

1. Thanks.
2. Identification of the order.
3. Shipping date.

II. Courteous ending to show personal interest.

This does not mean that every acknowledgment you write should begin "We thank you," for the good correspondent is one who can find new ways and many ways to express an old idea.

The order must always be identified, as one firm may during the same week or even the same day send in several orders. This may be done by referring to the date or the number of the order, or by naming

the articles. Any one or all three of these means of identification may be used. For instance, in writing to business houses, the number of the order, with the date, is enough. In the mail order business, however, where the customers receive few letters and where the chance of confusion or misunderstanding is slight, it is unnecessary to refer either to the date or to a number. It makes for greater informality to name instead the articles ordered.

There is no end of material which may be used in the closing paragraph. Here are some suggestions:

1. Express a hope that the goods will be satisfactory.

2. If the goods are perishable, explain that they were carefully packed and that you hope they arrive in good condition.

3. Make some comment upon the number of large orders you have been receiving lately from the customer and congratulate him upon the success of his business.

4. Use some sales material such as the mention of a special sale or the fact that you are sending him new catalogues or other advertising matter.

5. If the order is from a new customer, be sure to welcome him and assure him of careful attention to his orders.

ACKNOWLEDGMENT WHEN ONLY PART OF GOODS CAN BE SENT

If some item of an order cannot be shipped, the usual practice is to send the other items and to write

a letter explaining the delay and if possible setting a date for future delivery. If it is impossible, however, to do this, the customer is told that his order has been "back ordered," which means "kept on file for future delivery." When an item cannot be shipped now or at any time in the future, it is good business to suggest a substitute which you can supply.

The outline for an acknowledgment of this sort is very similar to the one for a simple acknowledgment. It will, however, contain an additional paragraph telling about the items which cannot be sent.

The position which this paragraph is to occupy in the letter is the most important question. Which deserves the more conspicuous position in the first paragraph — what you can send or what you cannot send? You will find the answer to this by considering how you would act in this common situation. Suppose you wish to impress some one for whom you have done some work with the fact that you have taken pains with it and have accomplished something. Do you begin by telling all the particulars in which you have failed to do the work well, or do you put the emphasis upon what you have accomplished by telling about it first? The latter certainly. It is a matter of "common sense." Here is a good principle, which will help you many times in correspondence to avoid giving a negative impression or suggestion:

When you can do something for a customer and cannot do some other thing, always mention first what you can do

Examine the letters below. They will show you the advantage of following this principle. Which one would make a better impression upon you if you were a customer?

Gentlemen:

We are not carrying in stock a Plain Toe Shoe on the Ensign Model, so cannot supply such sizes as called for in your order of June 20. Neither are we able to fill your order for No. 1997, 6 pair, size 5B, as we are unable to get any more of this style.

We are sending you 10 pair No. 1889, size 6A, Lady Baltimore Model, and 12 pair of Beach Model Oxford, size 3A-5A.

Thanking you for your favor, we are,

Yours very truly

Gentlemen:

We thank you very much for your order of June 20, and we are sending you today the 10 pair No. 1889, size 6A, Lady Baltimore Model and 12 pair Beach Model Oxford, size 3A-5A.

We regret that we are unable to send you the Plain Toe Shoe Ensign Model, as we do not carry such a style, or the 6 pair No. 1997, size 5B, as we are unable to secure any of them. We are enclosing, however, a catalogue of some of our new styles and have marked on pages 15-18 some which we think will be very good substitutes for the two models we cannot send.

If you decide to take any of these, we shall be very pleased to fill your order promptly.

Yours very truly

An outline for a letter of acknowledgment, then, when only a part of the order is sent, would be this:

- I. 1. Thank the customer for the order.
2. Identify it.
3. Tell what items you are sending and when.

- II. 1. Express regret for the incomplete order.
2. Tell what you cannot send and why.
3. Tell when you can complete the order or offer to substitute.

III. Use some courteous ending.

If you are sending only two or three items in an order, you should name them; but if you are sending so many that to enumerate them would be tiresome, it is best to say, “. . . all of the items except . . .”

The courteous ending in this letter will differ from that used in the simple letter of acknowledgment. It would be rather inappropriate, for instance, to solicit further orders when the one you already have is incomplete. It is better, instead, to take some notice of the fact that this delay may be inconveniencing your customer. This may be done in some such closing sentence as, “We hope that this delay will cause you no serious inconvenience.”

Decide which of the two outlines suggested is more suitable for each of the following letters of acknowledgment. Then follow it as nearly as possible in writing your letter. Supply dates, names, or numbers where necessary.

1. Mrs. E. R. Elliot, R.F.D. 2, Jefferson City, Mo., has ordered a shirt waist, some ribbon, and a pair of brown kid gloves No. 342. You are sending the first two items, but are temporarily out of this style glove in brown, but can send them in about two weeks or can supply at once a very similar style, No. 452, in brown. Ask for a reply.

2. Acknowledge the order you wrote in Exercise 5, page 158. Announce the shipment of the rug.

3. You represent the Lewis Book Company, Chicago, which has just received an order for textbooks including 295 copies of

Drake's "Grammar." You can fill the order for all except this book. It is now out of print as a separate text, but has been included in his new book, "Business English." This book sells for seventy cents, paper binding, an increase of only thirty-five cents a copy over the price of the "Grammar." It contains all of this text and valuable instruction in correspondence as well. Send a copy for inspection.

4. Decline, with regret, an order from some retail dry goods firm for 75 Woolen Blankets. Explain that you have been unable to buy them from the manufacturers in quantities large enough to insure filling orders you have already held for several months and are accepting no further orders for fear of disappointing your customers.

5. Acknowledge the model order on pages 156-157.

(a) Supposing that the order is being shipped complete.

(b) Supposing that you did not have a blue and brown plaid cap at the price specified, but, as the order was to be sent special delivery, you did not wish to delay it or to send it incomplete, so took the liberty of sending a cap at \$6.50. If it is not satisfactory, it may be returned and proper credit will be given.

ACKNOWLEDGMENT OF ORDERS WHEN INCOMPLETE INFORMATION IS GIVEN

This sort of acknowledgment is an everyday affair to the correspondent — especially in a mail order house, where customers are not business people and hence more likely to omit details of size, color, etc.

So far as the plan or outline of this sort of letter is concerned, it is exactly like the one for an acknowledgment when only a part of the order is sent. It is a much more difficult letter to write, however, because it brings you an additional problem. The customer must be informed that he has carelessly omitted some detail in describing his order, and yet this must be done in an extremely courteous way. You cannot say, "You forgot to give us the informa-

tion necessary to fill your order for the cap," but you must, instead, put the emphasis upon the fact that you wish to be sure the order is entirely satisfactory and for that reason it will be necessary to have additional information.

If several items of description have been omitted, it is well to ask a separate question about each item. This will make a list which will be conspicuous and which will insure your getting an answer to each question. For example, you may use a form like this:

Dear Madam:

We thank you for your order of the 14th and are sending you the gloves and stockings today by parcel post.

As we wish to be sure to send you satisfactory goods and save you the annoyance of having to return them, we shall need the following information regarding the other items:

What size blouse?

What width shoes? This style comes in widths AA to D.

As soon as you send this information, we shall rush these articles.

Yours very truly

See if you can write the following acknowledgments, asking in a tactful way for the information the customer has failed to give. Do not make all these letters like the example. Use your own words. **Make each letter different.**

1. You receive the following order:

Gentlemen:

Please send the following goods to me by parcel post:

1 child's dress No. 698, blue, size 6	\$4.98
1 pair child's sandals No. 975	.85
1 pair silk gloves No. 845	1.50

I enclose money order for \$7.33

Send any item you can and ask for more information about the others.

2. Suppose the customer who wrote this order failed to enclose the sample mentioned. Write the acknowledgment.

Gentlemen:

Send the following by parcel post:

1 pair shoes No. 8125, size 4A	\$15.00
5 yards navy blue serge, like sample	26.00
5 yards white satin ribbon, $\frac{1}{4}$ inch	.75
	<hr/>
	\$41.75

Charge this to my account.

Yours truly

3. Acknowledge an order in which the customer fails to mention whether a library table is to be shipped by express or freight. The order specified "at the earliest possible date"; so you do not like to ship by freight unless so instructed.

4. You have received an order from a retail book company for 25 Gardner's "Effective Business Letters." This book may be had in two editions, the "regular" and the "text." They are alike except that the Text Edition contains exercise material and sells at an increase of ten cents a copy. You will have to know which edition the customer wants in order to save him the delay and annoyance of returning them. They are charged to his account; so you need not mention additional remittance.

INQUIRIES

When you have occasion to ask several questions in the same letter, it will be well to have a plan which will help you to avoid the common error which inexperienced correspondents will invariably make. This error is, repeating the request before each question. They will say, "Will you please tell me how soon you can deliver six of these stoves?" Then later on in the letter there will be a sentence some-

thing like this, "I should also like to know whether there is another dealer in this city who carries these goods." If you wish to avoid such awkward repetition, use an introductory request containing the word "following," such as, "Please answer the following questions." This will indicate that there is to be a *list* of questions and you may then ask as many as you wish to without prefacing them with requests.

In order to make each question "stand out," so that the person answering your letter will be sure not to overlook it, you will find it a good plan to put each in a separate paragraph. If, however, several of your questions are very short and closely connected, it is advisable to put all of them in one paragraph. For example, if you are inquiring about the price of an article, the discount allowed to dealers, and the terms of payment, you may very correctly put these together.

If you have to describe an article before you ask your questions about it, put the description in the first paragraph and then your general request.

In closing a letter of this kind it is unnecessary to use any such phrase as "thanking you in advance," etc. If you make your request courteous, it is not necessary to overload your letter by any further expressions of politeness. Simply close with your last question if you have nothing more to say.

Here is an example of a satisfactory, simple letter requesting information:

4728 Pine Street
Danville, Ohio
July 14, 1916

The McClurg Company
Chicago, Illinois

Gentlemen:

Will you please send me any advertising matter you may have regarding "The Encyclopædia Britannica" and answer the following questions:

Do you have some special payment plan by which I could pay a small deposit and receive the set at once, paying the remaining amount in installments?

Is this set made in a smaller-size volume than the 12 x 14 edition?

Where will it be possible for me to obtain a bookcase specially made to contain this set?

Yours very truly

Notice the following minor points regarding the above letter:

1. That, while the first sentence is a question, no question mark is used. Where no direct answer is expected to a question and it is put in question form, merely for the sake of courtesy, no question mark is used. For example, "Will you please send us 10 copies of books."

2. That no time is wasted by explaining *why* you wish to know about "The Encyclopædia Britannica." Some people load a letter of inquiry with unrelated details such as "I have a new store at the corner of Market and Ellis streets and I should like to have the following information regarding signs:"

3. That each question is in a separate paragraph.

ANSWERS TO INQUIRIES

An answer to a letter of inquiry is the most important of all routine letters. This is because it is really a sales letter. When a person writes to you to inquire about goods, his interest is already aroused. Many firms spend hundreds of dollars on sales letters in order to arouse this very interest which a request for a catalogue or information indicates. You will have to keep this interest alive in answering the letter and make the customer feel that you will give him fair dealing and that your goods will answer all his requirements. Remember that the sale of a large order may depend on how you answer an inquiry.

Here is an example of an answer to a letter of inquiry which shows the lack of any personal interest in a customer. It sounds as though it were written in an effort to get rid of him as soon as possible:

Dear Sir:

Your inquiry of the 14th regarding our new model Ranger Motorcycle received and in reply would say that we are sending under separate cover full description of same.

We do absolutely no credit business.

Hoping to have your order,

Yours very truly

This letter is open to almost every criticism that can be made of a business letter. It is old-fashioned in language, it is discourteous, it shows no effort to take the place of a friendly salesman — that is, it shows no real interest in the matter. Suppose you see if the following letter would come nearer satisfying you if you were a prospective customer:

Dear Sir:

We are very glad indeed to learn from your letter of the 14th that you are interested in our new model Ranger Motorcycle, and we take pleasure in sending you our catalogue, in which we have marked pages which we think will be of particular interest to you.

You will notice that we specify on the first page of this catalogue that our terms are "cash," and while we should like very much indeed to accommodate you, you can readily see that no exception can be made to such terms.

If there is any further question, which our catalogue does not answer, please do not fail to let us know. We feel sure that you can make no mistake in deciding upon the immediate purchase of this model motorcycle.

Yours very truly

You will notice first of all that the opening sentence of the letter is very friendly and courteous. Here are some others which you might find useful:

We thank you very much for your inquiry of —— and we take pleasure in { sending you our catalogue.
answering your questions.

Your inquiry of the 14th gives us an opportunity which we appreciate, as we are always glad to give any information possible regarding our goods.

You would make no mistake in purchasing a —— about which you inquired in your letter of —— and we offer you the following convincing reasons:

We are very glad indeed to learn from your inquiry of —— that you are interested in our goods and we take pleasure in sending you { our latest catalogue.
the information you requested.

It is advisable to answer each question in a separate paragraph. If several questions are closely related, however, answer them all in one paragraph.

A good ending is just as important in this sort of letter as a good beginning. Here are some suggestions:

We hope that this information is complete and satisfactory and that we may have the pleasure of filling your order.

If there is any further information which you would like to have, please do not hesitate to let us know; but if not, may we expect an early order?

If, after you have considered this information carefully, you decide to send us your order, we shall be very glad to give it immediate and careful attention.

Compare these prices and terms with those offered by other companies, and we feel sure that you will see that it is to your advantage to place your order with us.

Write the following exercises, observing closely the directions given above for inquiries and answers to inquiries. The points of information which you are to request in these exercises are not arranged in logical order. This is part of your problem.

1. Write to some commercial school asking for information about a course in which you think you would be interested. This may include questions regarding tuition, length of time required to complete the course, subjects included, what guarantee is made with regard to securing positions for graduates, etc.

2. (a) You represent a small hardware company. Write to Butler Bros. Hardware Company, Chicago, Ill., asking for the following points of information regarding an order for one hundred Peerless Gas Ranges which you are thinking of placing with them: special discount they will allow on account of the size of an order — whether they will store the order and ship it in small lots as directed — terms of payment they will allow.

(b) Answer this letter from the following notes: price of stoves, \$60 each — will hold good for a period of six months — terms, 30 days for each shipment — no discount allowed, as it has already been deducted from the regular selling price on account

of the large order — will ship in lots of ten, as directed; no smaller lots because of extra trouble.

3. (a) You represent a dealer in furs. Write to Henry Kessler & Co., Wholesale, 209 State St., Chicago, Ill., asking whether they send goods on memorandum — whether they will make up goods to order from raw furs furnished by customer — if so, to send terms.

(b) Answer this letter from the following information: practice of sending goods on memorandum has been abandoned on account of the great scarcity of furs — price lists for making up materials furnished by customer enclosed.

4. (a) Get clearly in mind a sign painted on the window of some store or office with which you are familiar. Now consider yourself a representative of this company. Write to a sign-painting company describing this sign in detail, asking for the following information regarding it: estimate of cost — when work can be begun — approximate time it will take — whether they give a renewal guarantee. It is better to write a letter than to telephone about a matter of this sort, in order that there can be no misunderstanding as to details.

(b) You will have to secure the information necessary for an answer to this letter because the price, etc., will depend altogether upon the size and kind of sign that you describe.

5. (a) Write to the Elliot Heating Appliance Company, which sells both retail and wholesale, Cincinnati, Ohio, for some information regarding The Little Gem Gas Heater: what the special discount is to dealers — whether there is any other dealer in this city carrying these heaters — how soon they could deliver one hundred — whether they distribute any advertising material to dealers carrying this article.

(b) Here is information for the answer to the letter. You are sending a wholesale catalogue which contains all prices and discounts — if one hundred are ordered at once you can deliver within two weeks — there is one other dealer in the city carrying the goods but he is in an entirely different part of the city — illustrated booklets with name of dealer printed on them are furnished free.

6. Write and mail an actual letter answering an advertisement which you have seen in a magazine for some office appliance; e.g., a filing cabinet or a typewriting desk. Ask for the name of the nearest dealer who carries this appliance and for answers to

certain questions which occur to you, in order that you may know whether it is worth while to call on or write to the dealer. See if the reply which you get seems to you a good one.

7. (a) Write to some reliable wholesale house, asking them for information regarding the credit standing of Ellis Bros., Monette, Mo., who have referred to them. This letter includes some of the following points: the amount of bills sold to this firm — promptness with which they have paid these bills — length of time they have been dealing with them (i.e., Ellis Bros.).

(b) Suppose that you now represent the wholesale firm and are very glad to recommend Ellis Bros. as reliable customers. Write answers to the questions.

HURRY-UP LETTERS

The hurry-up letter, as the name indicates, is one used to hasten delivery of a delayed order. If you go into a store to complain about a failure to deliver an order to you, you know that it does no good to begin by telling how seriously you have been inconvenienced or what you think of such carelessness on the part of the firm. This simply keeps you from reaching the object of your visit — to find out when your order will be sent. Instead, you probably begin by telling all the facts regarding the transaction, such as the date, the article bought, whether cash was paid or it was charged to an account, the department in which it was bought, and possibly the price. This is because in a large firm no order can be looked up unless an adjustment clerk knows the facts of the transaction.

A good business letter about any sort of transaction is always written in almost the same form and language as would be used in *talking* over the matter; therefore you could make an outline based upon the

interview suggested above. It would fall into two or three main parts:

- I. A history of the transaction.
 1. Date of the order.
 2. Date of acknowledgment.
 3. Date specified for delivery.
 4. Date promised for delivery.
- II. Argument (any one or several).
 1. Reason for wanting goods.
 2. Threat to deal elsewhere.
 3. Threat to cancel order.
 4. Appeal to sense of fairness.
- III. Definite request regarding delivery.
 1. Ask for telegram giving definite shipping date.
 2. Set the latest date on which you will accept the order.

Begin your letter in any one of the following ways:

1. On June 14 we ordered . . .
2. Please look up our order of June 14.
3. What has become of our order of June 14?
4. We have had no invoice of our order of June 14 . . .

Of the arguments which may be used, the reason for wanting the goods by a certain date is probably the most effective. If a company can be made to see that a merchant will be particularly inconvenienced or put in an embarrassing position by their failure to deliver his order, they will usually make some special effort to get it out. The threat to cancel is sometimes effective; but usually, if the customer is in very urgent need of the order, there is no time to place it elsewhere, and it is much better if he can get the company with which he originally placed it to get it out at once. An appeal to fairness is effective, because a

customer may show that his long-standing patronage and his promptness in paying his bills entitle him to the consideration of prompt attention to his orders.

The last paragraph of a hurry-up letter should consist of one short, definite request. Brevity will make it emphatic; for example:

Please give this matter your immediate attention.

Wire us definite shipping date.

Let us have these goods not later than the 14th.

ANSWERS TO HURRY-UP LETTERS

A short list of the main points that will be necessary for an answer to a hurry-up letter includes: Why the order was delayed, the shipping date, an apology for the delay, and, as always in a complete letter, some reference to the date of the letter being answered.

Now, which one of these shall be put in the most important place at the beginning of the letter? You can find this out very easily by deciding which one you would choose if you were going to send a telegram. Certainly the shipping date is the one thing which the customer is most anxious to know. He will be rather unwilling to listen to any long expression of regret or explanation, until this point is settled. For this reason the following arrangement seems advisable:

I. Information paragraph.

1. Give shipping date of delayed order.
2. Refer to date of the letter being answered. (Use the expression "about which you wrote on —")

II. Explanation of delay.

III. Courteous personal paragraph.

There is little chance to vary the first sentence of this sort of letter. It is always best to make it a simple statement of the facts regarding shipment; but the last paragraph may do any one or several of these things:

1. Apologize for the delay.
2. Call attention to previous prompt deliveries so that the customer will see that this delay is an exception.
3. Express the hope that the customer has not been seriously inconvenienced.
4. Show how it has been to the customer's advantage to have the order delayed for a few days.
5. If he has said why he needs the goods, — e.g., for a special sale, — take some notice of this in your letter.

EXERCISES

1. (a) Write to the Hampshire Paper Company, South Hadley Falls, Mass., to hasten delivery of an order for 2000 letterheads placed June 4, acknowledged June 8, promised for shipment June 10. It is now the 15th, and you need them to use for form letters advertising a sale to begin the 25th. Ask for telegram.

(b) Answer this letter under date of the 18th. Letterheads were shipped the 13th. They were ready to ship on the 10th as promised — found to be a trifle crooked on the paper — order rushed through again rather than send the imperfect work. Mention the sale.

2. Write to Van Buren Contracting Co., 1312 E. 63d St., Chicago, Ill.

Regarding

Delay in screening house at 4872 Woodlawn Avenue.

Order given

August 6, with the understanding that they agree to complete the work by August 20.

Acknowledgment received

On 8th, agreeing to terms.

Argument Very desirable tenant refuses to move in on September 1 unless screens are up according to terms of the lease.

3. (a) You have advertised extensively a sale of "Little Gem Gas Heaters" for one day, January 23. You ordered 100 on the 1st — received acknowledgment dated 3d, promising shipment on the 10th. It is now the 15th — your supply is very low. Use as your argument the fact that you will lose money spent on advertising and on sale of the heaters, and more important yet you will lose confidence of your patrons in your advertising. Ask for wire.

(b) Answer this hurry-up letter under date of January 17. Quote telegram sent same day stating that 50 of the heaters were sent on 14th — remainder to be shipped today. Suppose that your customer is mistaken in regard to your promising the 10th as shipping date. Quote from your letter of acknowledgment to show you agreed to make every effort, but could not promise with absolute certainty because of unsettled labor conditions.

4. (a) Write a letter to the Globe Printing Co., Detroit, Mich., regarding failure to deliver 5000 Insurance Application Blank Forms used by your agents in taking down information regarding applicants for policies. You sent a rush order on the 14th — asked for delivery in one week. Order acknowledged on the 16th promised this. It is now the 25th. Agents are being very much inconvenienced. Suppose this same firm has done your printing for years. Appeal to sense of justice.

(b) Answer this letter, using paper shortage as the reason for the delay. You sent 2000 on the 24th and will send the remainder as soon as you secure paper. All firms are having this same kind of trouble and are prorating supply to various customers who are waiting for orders.

5. From the following facts write:

<i>To</i>	The Art Poster Co., Chicago, Ill.
<i>Regarding</i>	Five large painted posters advertising line of Easter cards.
<i>Date of order</i>	February 18.
<i>Date requested for delivery</i>	February 28.
<i>Date of acknowledgment</i>	February 20.
<i>Date promised</i>	March 7 (so many orders on hand).
<i>Present date</i>	March 12.

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Argument This is the first year you have carried Easter cards, and unless you advertise at once competitors will get all the trade, as they have carried such cards for years.

6. (a) Include these facts in a hurry-up letter:

<i>To</i>	American Book Co., Chicago, Ill.
<i>About</i>	An order for 100 Hoenschel's "Advanced Grammars."
<i>Ordered</i>	August 1 for school trade.
<i>Acknowledged</i>	August 3.
<i>Shipment promised</i>	August 22.
<i>Present date</i>	August 26.
<i>Argument</i>	Threaten to cancel unless they come by the 1st, as all schoolbooks that are not disposed of during the first week of school are left on hand.

(b) Answer this letter. Express your surprise that order has not come — have asked Express Co. to trace it. It was shipped on the 12th. Will send another order on receipt of wire.

7. (a) You represent the Ozark Furniture Co., Monette, Mo. Write a hurry-up letter to The International Rug Co., Chicago, Ill., giving them the following facts concerning an order for a 20 x 24 rug No. 802:

<i>Ordered</i>	November 28, delivery promised by 15th of December.
<i>Present date</i>	December 19.
<i>Argument</i>	This rug was ordered for a club which opens on Christmas Eve, and the manager refuses to accept it unless it comes by the 23d. You will return it if it comes too late, as it is so large you will not be able to sell it.

(b) Answer this letter. This rug was so large that you did not have it in stock; therefore you sent the order directly to your Eastern branch, and specified shipping date. You supposed the rug had been sent, until you received letter. Wired Eastern branch. They said rug was shipped December 17.

CHAPTER SIXTEEN

CLAIMS AND ADJUSTMENTS

The expressions "complaints" and "complaint department" have disappeared almost entirely from the vocabulary of the modern business man. They have always had a quarrelsome, disagreeable sound. As a matter of fact, a customer does not have to *complain*, because a company is more than anxious to keep this customer's goodwill and to make a prompt adjustment of any difficulty that arises in regard to his orders.

It is well, therefore, in writing a claim to keep out of it any long expressions of faultfinding or complaint, because they are really unnecessary. A claim letter should do nothing more than make a short statement of facts relating to the shipment and of what is wrong. Notice the contrast between the letters below:

Gentlemen:

Why can't you keep a few clerks who are intelligent enough to read figures? I explained that I wanted eight dozen goblets and I got only *three* dozen. Now don't say that I did not write the numbers legibly, because the letter was typewritten.

Send the other five dozen in a hurry.

Yours very truly

Gentlemen:

There is a shortage of five dozen goblets No. 601 from our order of June 17, for eight dozen.

Will you please send the remaining five dozen as soon as possible, as our stock is very low in this style.

Yours very truly

It would be very hard indeed for an adjusting department to look up the order from the information supplied, or rather *not* supplied, by the first letter. In spite of his urgent, faultfinding language, the customer has helped his case very little. The second letter contains full information and is an example of the better way of stating a grievance.

Occasionally, of course, there are cases of gross negligence or carelessness that cause the customer loss or trouble. In such cases the facts can be brought to the attention of the firm in a courteous, dignified way, and if no adequate adjustment is made, it is a simple matter to stop dealing with the firm in question.

Write the following exercises on claims, giving all facts that will help the firm to make prompt adjustment:

1. Notify the Hartman Furniture & Carpet Co., 3913 Wentworth Ave., Chicago, Ill., that the transportation company refuses to make good the damage to a table shipped you on the 15th, as they say it was poorly packed.

2. Notify Marshall Field & Co., Wholesale, Adams and Franklin Sts., Chicago, Ill., that a bolt of linen received in a recent order was defective.

3. Sprague Warner & Co., 3305 Ogden Ave., Chicago, Ill., have failed to respond to a letter which you wrote regarding overcharge of \$.85 each on 5 cases No. 701 Canned Pineapples. Write another letter mentioning the first one and requesting credit memorandum for \$4.25.

4. Ask the American Trunk and Case Co., 29 So. Wells St., what to do regarding disposal of a damaged wardrobe trunk which a customer has returned to you in accordance with the six months' guarantee. Give number of the trunk, date of purchase, date of sale, date customer returned it.

ADJUSTING CLAIMS

Some instructions on letters of adjustment which Mr. W. C. Rutherford, General Sales Manager of the Goodrich Rubber Company, gave to correspondents show the modern attitude of good business houses toward the matter of claims. He said: "The whole fabric of business is built on selling satisfaction. This means that no sale is complete until the customer is satisfied. . . . Adjust the claim, but keep the customer." A farsighted business man sees that this policy pays in the end and will make any reasonable adjustment rather than lose the good will of a customer.

If you are to be a successful correspondent, then, you will have to remember this important principle, to be observed in making an adjustment by letter. *Always write a letter which will show that your customer's interests come first.* Sometimes he may be to blame, his accusations may be unjust, his demands unreasonable, but your letter must not let him know that you realize this.

SAVING MONEY IN MAKING ADJUSTMENTS

While it is very necessary to consider the customer's point of view in every transaction, and to be able to give him satisfaction, it is of equal importance to know some methods by which you can at the same time save expense to your firm. If every customer who finds some fault with his order were allowed to return it, think what a loss would result. There would be any one or several of the following items

of expense connected with the return of the goods: transportation charges on returned goods and on those sent to replace them, time of order clerks and other employees, charges for repair or change necessary to fit an article to be sold again as first-class merchandise, possible loss of the sale, as the customer may not be willing to wait to have his order refilled. It is clear, then, that the customer must if possible be induced to keep the goods.

The skillful letter of adjustment is one which can convince a customer that it is to his actual advantage not to return an order, or, by offering him some compromise, make him feel that he is getting a bargain and profiting instead of losing by the transaction. A good correspondent can, by careful choice of ideas and words to express them, so change the attitude of a customer as to make goods he had thought he would not possibly care to keep seem highly desirable. The result is a satisfied customer and a saving of expense to the firm.

Suppose goods are damaged slightly in transit because of some fault of the firm. A good method of adjustment is to offer to pay for repairs, or to allow a discount, supported by the argument that either of these adjustments will save time for the customer as well as inconvenience to him.

If goods are unsatisfactory and slow to sell, the good points of the article are emphasized, special advertising methods suggested, or a small discount offered.

These are simply suggestions to illustrate the

method of simplifying an adjustment. As you become acquainted with the details of some particular business, many ways of satisfying a customer and saving money at the same time will occur to you.

RESPONSIBILITY FOR ADJUSTING CLAIMS

Although a company may be very willing to give a customer entire satisfaction in all dealings, the cause of a claim may not be due to any fault of its own; hence, no reasonable customer could expect it to assume responsibility for adjustment. It is well to understand thoroughly the circumstances under which a firm may be held liable for the common claims, such as damage in transit, shortage, or defective or inferior goods.

The claim of damage in transit. When goods are turned over to the transportation company and a bill of lading or receipt is issued to the shipper, his responsibility is ended. If damage results, the person to whom the goods are shipped has no claim against the shipper; that is, unless the damage to, or loss from, a shipment may be traced directly to some error in packing or marking, or to some defect in the goods.

For example, a dealer in antiques ships a valuable chair to a customer. It is carefully packed and he holds a receipt from the express company showing this. The chair is broken in several places where it had been repaired in restoring it. This is clearly a case of liability on the part of the express company. If a box of china, carefully packed in a barrel,

labeled in several places "Glass," is found to contain broken pieces, the transportation company is liable. Suppose, however, that a careless shipping clerk had failed to label the barrel "Glass." The transportation company would refuse to allow damages.

If the transportation company *is* to blame, the procedure for a customer to follow is to have a representative of the company examine the goods and make notation of damages on a blank form used for this purpose, a copy of which he gives to the customer. The customer then estimates the extent of damage and enters claim for the amount. Sometimes the firm will enter claim and collect for a customer. In this case the customer will have to send the notation made by the representative of the transportation company, so that it can be used as evidence.

The claim of shortage. Mistakes very rarely occur in the reading, selecting, counting, or shipping of an order, because of the remarkable checking systems employed by large mail order, retail, and wholesale houses.

The smaller store to which a shipment is consigned, however, is provided with no such system, and irregularities in unpacking and marking goods and in checking the invoice most frequently lead to the mistaken report of a supposed shortage when an order is really complete.

If the shipper's records convince him that a shortage does exist, the one clear course is to make it up; but if they show conclusively that all goods *were*

sent, he must make this plain to his customer and suggest what the cause of difficulty may be. For example, a mistake may have been made in reading an invoice or in counting the articles; an article may accidentally have been put in stock and sold before the invoice was checked; the customer may have misunderstood what constitutes a "lot" or a "set."

In adjusting shortage claims, there becomes apparent the importance of a system of checking orders upon which a firm can rely absolutely.

The claim of unsatisfactory goods. Sometimes a reliable firm may send out defective goods because of some carelessness in inspection, or it may substitute goods in an order which prove unsatisfactory to the customer. When this is the case, some such plan as offering a discount, or others suggested in the section, "Saving Money in Making Adjustments," may be followed.

More often, though, dissatisfaction with goods may be traced not to any defect in them or any substitution, but to the fact that the customer "expects too much for his money," or that he fails to understand how to use an article properly. The latter is especially true in the case of machinery of any sort.

Under such circumstances, of course, the shipper assumes no responsibility, but at the same time shows his interest by suggesting how a defect may be remedied. Suppose, for example, a customer claims that the tucker of a sewing machine is "no good." You are sure of your goods and of your inspection

system; so you conclude that your customer does not fully understand how to use this tucker. Your letter might announce the sending of a special illustrated instruction sheet on which you have marked certain screws likely to be overlooked or incorrectly adjusted. If you have a representative or salesman in the town, it is better to have him call to help adjust the difficulty.

ARRANGING MATERIAL IN LETTERS OF ADJUSTMENT

Begin planning a letter of adjustment by deciding two things:

- (1) Who is responsible for adjusting this claim?
- (2) What is the most important item of information to be conveyed to the customer?

These lead very naturally to a proper, logical opening paragraph.

If the shipper is to blame, for instance, the most important thing to tell the customer is what adjustment will be made. It should, therefore, occupy the most important position, the first sentence or the first paragraph. Then the customer is ready to listen to an apology for the trouble and an explanation of its cause.

If the transportation company is to blame, it is absolutely necessary first of all to have the customer understand this before any further explanation can be made.

It would be rather abrupt, however, to open the letter with such a sentence as, "We are not responsi-

ble for the damage to your table and you will have to enter claim against the transportation company." Such a beginning shows no sign of interest or sympathy. The fact that the shipper is not to blame may occupy the first sentence and yet not exclude some courteous expressions of regret for the inconvenience suffered; for example, "We regret very much to learn from your letter of June 5 of the damage to the table we shipped you recently, but as it was in perfect condition and carefully packed when it left here, the transportation company is clearly liable for the damage."

The letter may then suggest how a claim is instituted or assure the customer of coöperation and offer to collect damages for him.

If the customer is to blame, the most important thing is to tell him so, but this requires tact. The first sentence or the first paragraph must free the firm from blame without directly accusing the customer of carelessness or of misrepresentation. Compare these two examples:

Gentlemen:

We received yours of the 5th. Our records show that without a doubt we sent your full order for "1 only Lot 12 Ladies' Collars" so we can assume no responsibility for the shortage you claim.

Yours truly

Gentlemen:

We are sorry to learn of a shortage in your order for "1 only Lot 12 Ladies' Collars." We find, however, that the order was checked and rechecked and cannot see why it was not all received.

It may be possible that you expected one dozen collars to the lot instead of one-half dozen, as the catalogue states. Will you let us know, therefore, the exact number you received, in order that we may credit your account with any shortage you find after you have investigated?

Yours very truly

The first letter is discourteous and shows absence of any desire to aid the customer. The second, however, denies responsibility, but does so in a tactful way.

OUTLINE PLANS FOR ARRANGEMENT OF ADJUSTMENT LETTERS, WITH EXERCISES

These outlines put into convenient form for reference the ideas already discussed in less detail in the last section, "Arranging the Material in a Letter of Adjustment." No complete system of outlines for adjusting claims can be made, because every business has so many special and peculiar kinds of claims. These will, however, help you to build up a general system of writing letters adjusting the more common claims, which you can later adapt to the special cases which arise in your own line of business or department. They are adapted from an instruction sheet on letters of adjustment given to correspondents in one of the large mail order houses at one time.

THE CLAIM OF DAMAGE IN TRANSIT

A. *When the shipper is responsible*

- I.
 - 1. State the adjustment.
 - 2. Refer to the date or number of the claim.
- II.
 - 1. Express regret for the damage.
 - 2. Explain the cause.

III. Courteous ending.

1. Offer to make some other adjustment if the one suggested is not satisfactory.
2. Assure customer of better service in future.

B. *When the transportation company is responsible*

I. 1. Express regret for the damage.

2. Refer to the date or number of the claim.

II. Tell customer how to collect damages or offer to do so for him.

III. Courteous ending.

1. Express hope that a prompt adjustment will be secured.
2. Assure customer of interest and coöperation.

In all the following exercises you represent the shipper. Use the outlines as far as possible. Supply dates, names of firms, etc., where necessary.

EXERCISES

1. (a) The Ozark Grocery Company, Winslow, Ark., claims that four buckets of hard candy shipped to them recently were melted and therefore unsalable.

(b) Free yourself from blame. The transportation company is responsible, as some employee evidently left the buckets exposed to rain or heat.

2. (a) A customer writes:

Gentlemen:

I ordered a parlor table from you and it was badly scratched when I received it. I cannot use it and want to know what you will do to make this right.

Yours truly

(b) Explain that the table was carefully packed and that the transportation company will have to pay damages. Offer to take up the claim with them, collect, and send another table. Remember, if you are to put in the claim, you will have to have a receipt from the agent of the transportation company showing that the table was damaged when your customer received it.

3. A retail furniture store asks you to send a marble slab to replace the one which you shipped several days ago, as it was broken when received. Assume the responsibility. Use the following notes for your letter:

<i>Adjustment</i>	Send a new slab.
<i>Explanation</i>	It is very hard to detect flaws in marble, and occasionally a defective piece will "get by" the inspector.

4. A retail hardware store claims that it has been unable to collect damages from the transportation company on a shipment of granite saucepans which were badly cracked and chipped, as the box in which they came had no mark to indicate that contents were fragile.

<i>Adjustment</i>	Offer a discount which will enable it to dispose of the pans as "damaged" and still make a good profit on them.
<i>Explanation</i>	You have had to employ some inexperienced shipping clerks on account of the scarcity of labor, and a few mistakes of this sort are sure to occur.
<i>Courteous ending</i>	Offer another adjustment if this is not satisfactory.

5. Adjust this claim:

• Gentlemen:

The Ranger Bicycle which you shipped to me recently was damaged. The mud guard was badly scratched and several spokes were broken.

The express company sent a representative to investigate and he said that it was poorly packed and that I will not be able to collect damages from the company.

What will you do about this?

Yours very truly

<i>Adjustment</i>	Offer to pay for repairs if he will have them made at some local shop. This will save him trouble and delay.
<i>Explanation</i>	You have been unable to secure the grade of lumber used formerly in packing and have been forced to use a lighter board which cracks very easily. You have a new supply of the better lumber on the way to you now.
<i>Courteous ending</i>	Offer some other adjustment if this is not satisfactory.

THE CLAIM OF SHORTAGE

A. *When the shipper is responsible*

- I. 1. Announce the shipping of the missing goods.
2. Refer to the date or number of the claim.
- II. 1. Express regret for the shortage.
2. Explain the cause.
- III. Courteous ending.
Express hope that customer has not been seriously inconvenienced by the delay.

B. *When the customer is to blame*

- I. 1. Express regret for the shortage.
2. Refer to the date or number of the claim.
3. State that shipping records indicate that the order was shipped complete, and may enclose evidence.
- II. Suggest probable cause of misunderstanding.
- III. Courteous ending.
Ask the customer to investigate further and report the result to you.

EXERCISES

1. A customer claims that a draft door was omitted from a recent shipment of furnace parts.

You find from your records that the draft door left the stock room, but was probably overlooked in packing as it was so very small in comparison with the other items in the order.

2. A reliable clothing firm claims shortage of one pair of trousers in a recent shipment of boys' suits.

You do not have any more of these trousers in stock. Find what discount would be acceptable to them in order to enable them to dispose of the extra coat at a reduction.

3. A ladies' ready-to-wear shop claims shortage of one blouse from a recent order for ten.

Each blouse you ship is packed in a separate box unless there are two or three of the same style and size, in which case they are packed together. Your records show that the entire order was shipped, so it is possible that there may be two blouses in the same box. Ask for a report of their investigation.

4. You receive this claim:

Gentlemen:

Today we received only two thousand of our recent order for three thousand letterheads.

Yours very truly

The extra thousand were shipped two days after the two thousand. This one bundle was found to be a trifle large and had to be recut, which caused the delay. Apologize for failure to notify the customer of even such a short delay as this.

5. You will find the following claim difficult to adjust by letter, as it is hard to explain clearly just what the probable cause of the misunderstanding is.

Gentlemen:

Our order of January 5 for six sets Pattern 62 Teaspoons was short three sets, although we are charged with the full order on the invoice.

Will you please look this matter up?

Yours very truly

Your records show that six sets were sent. Most of your silverware patterns come a dozen to the set, but Pattern 62 is one of the exceptions and comes in sets of one-half dozen only. Your catalogue shows this. It is possible the customer may have expected twelve to the set. Ask how many spoons were received. If this is the cause of the trouble, offer to accept the return of the shipment or to send six more sets.

6. Adjust this claim:

Gentlemen:

On checking our last invoice, we find that we are short one Ladies' Handbag No. 1365, Price \$4.00.

Please issue credit memo to cover.

Yours very truly

This is from a large general store in a small town; so you may safely conclude that, since your records show that all the handbags were shipped, there has been some carelessness in unpacking or in putting the article in stock before the invoice

was checked. Suggest one of these, tactfully, as the cause of the misunderstanding.

7. The Leader Clothing Company, Lawrence, Kansas, reports a shortage of one suit No. 1363 from an order received that day.

This suit was shipped separately by express the day after the remainder of the order, as it was not sent down from the stock room on schedule time so that it could be included.

THE CLAIM OF UNSATISFACTORY GOODS

A. *When the shipper is responsible*

- I. 1. State the adjustment.
2. Refer to the date or number of the claim.
- II. 1. Express regret that such goods were sent.
2. Explain how defective goods got into stock.
- III. Courteous ending.
1. Express hope that the customer will not be prejudiced by this occurrence.
2. Show willingness to make other adjustment if the one suggested is not satisfactory.

B. *When the customer is responsible*

- I. 1. Express regret to hear of the dissatisfaction with the order.
2. Refer to the claim by date or number.
3. Comment upon previous experience in selling this article and upon the satisfaction it has given.
- II. Suggest probable cause of trouble and propose a remedy.
- III. Courteous ending.
1. Ask for a further report.
2. Express willingness to help in any way possible to make the matter satisfactory.

EXERCISES

1. A retail dry goods firm claims that a bolt of linen in a recent order contains so many imperfections that it cannot dispose of it.

It is very difficult to get good linen now and this piece was

billed at a figure low enough to cover the imperfect quality. The firm will do well to keep it, as there is no better quality to be had just now. You will allow a further discount of 10 per cent to prevent their feeling that any injustice has been done in the matter.

2. You represent a mail order house. A customer wishes a refund on a bottle of machine oil which is unsatisfactory.

The oil is guaranteed and you are sure of its quality. Suggest that the machine may be full of lint and old oil and should be thoroughly cleaned by running coal oil or gasoline through it. This is done by using a small oil can and putting a few drops of the cleaning liquid in each of the small holes used for oiling the machine. The oil will then give proper results. Offer to give credit if it does not.

3. You have for years sold a Golden Oak Filler which will stain wood and at the same time fill imperfections in it. It has given satisfaction in cases where it was used correctly. The filler, however, settles to the bottom of the can very quickly, as it is very heavy and the stain comes to the top. It is, therefore, used too fast and the mixture becomes colorless unless it is stirred constantly.

Explain this to a customer who complains that the mixture gets lighter as used.

4. A small-town merchant wishes to return part of a case of gingham. His order specified "assorted patterns," but he claims that the large plaids included will not sell.

Use the argument that they are now very fashionable. Suggest that he display them and push them for a week, returning any uncut pieces he has left at that time, as you can dispose of more than you can buy from the factory. Allow him to return the entire lot at once if he does not care to accept your other proposition.

5. You guarantee only one brand of overall you sell against a rip, loss of buttons, etc.

A customer claims a refund on three pairs he is returning. You find that they are your goods but not the make which is guaranteed. Explain this to him, calling attention to your catalogue.

6. You have been supplying Hoenschel's "Advanced Grammar" to customers at ninety-five cents, but have been

forced lately on account of the advance in the cost of materials to increase the price or to use a cheaper grade paper and binding. You thought the latter would be better.

A customer now wants to return an order of 200 copies of this new lot and exchange them for the old edition. Explain the change in quality and allow him to return them, but specify that you have none of the original edition left.

7. A customer writes that a made-to-measure suit ordered from your catalogue does not fit well and that he wishes to return it.

Call attention to the section in your catalogue specifying that made-to-measure garments cannot be returned. Go into detail in explaining the justice of such a rule. Offer to alter the suit at a reasonable charge.

8. A customer writes as follows:

The International Post Card Company,
Springfield, Mass.

Gentlemen:

I ordered six sets of post cards B 59-64, which, according to the description in your catalogue, are views of Boston. I find that the numbers on the packages are correct but that the cards are pictures of birds. I am returning them. Please send me the correct cards.

Yours truly

You bought some stock from a firm going out of business and this set of cards was probably overlooked in re-marking so that your customer got the competitor's instead of your B 59-64. You are sending the correct cards.

9. It is now April 4. A customer wants to return 4 dozen velvet handbags he has just received. They were ordered from a salesman in December and were to be delivered the 1st of January.

Give him permission to return them, but explain that you received no order to countermand in response to a letter informing him that the shipment would be delayed and offering to accept cancellation. Urge him to keep them, as they are good style for fall and will be expensive and very hard to get.

CHAPTER SEVENTEEN

COLLECTION LETTERS

PROBLEMS OF A COLLECTION CORRESPONDENT

A collection correspondent must be able to write letters which will do two things: collect money, but keep the delinquent customer.

The latter may be accomplished by emphasizing the friendliness between the merchant and the customer, by showing that their interests are really the same, by avoiding unduly harsh or insulting language, by showing a willingness to see the customer's side, and by intelligent leniency or extension of time to deserving creditors. Even extreme measures which a firm finds itself forced to take may be so courteously explained as to preserve a friendly relation with the customer.

But in writing a letter that will bring a remittance, a more difficult problem arises. The letter which will induce one man to pay will be utterly disregarded by another. A mild threat may frighten some creditor unfamiliar with business methods into making an immediate settlement; it may, however, fail to make the slightest impression on the business man who is entirely accustomed to such methods. It becomes clear, then, that:

It is necessary for a correspondent to know well and take into consideration the character and responsibility of an individual or a firm before he can proceed intelligently with a letter or series of letters attempting to make collection of a debt.

CLASSIFICATION OF CUSTOMERS

It is almost impossible to classify any group of individuals in business, because of the wide difference in their characters, occupations, circumstances, and degrees of prosperity. Debtors are of many classes and the number of reasons for delinquency unlimited. But since some knowledge of the individual debtor is so vital to the writer of the collection letter, it may be well to make a rough classification of the general types.

1. Those individuals or firms who are entirely reliable and who will certainly pay on time or will make some arrangement if payment is to be delayed. These are to be treated with greatest consideration.

2. Those who are reliable, but careless and slow to pay. This may be because of some misfortune, slow business in their locality, failure to make expected collections, and the like. Less consideration is given them than those in the first class, but every effort is made to find the customer's difficulty and make such adjustment or extension of time as seems advisable.

3. Those who are barely entitled to credit or are entirely uncertain. The patronage of this class is of doubtful value. Their orders are usually intermittent, small in amount, and simply tie up the money of the firm. Little consideration, therefore, is shown them and matters are pushed rapidly to a conclusion by sending a draft, by bringing suit, or by taking other drastic measures.

THE COLLECTION SYSTEM

Every letter a collection department sends, then, must be carefully suited to the person who is to receive it. It is written with the definite idea of getting a remittance and should have the tone of a final letter. It is a shortsighted, overconfident correspondent, however, who is so sure of the success of a letter that he fails to consider a future course to follow in case of failure. If he makes his first letter regarding a debt very urgent, fills it with detailed argument, and even threatens to send a draft or bring suit, and this letter produces no effect, there is nothing left to be said in the second letter. It will, therefore, either be so weak as to lessen the effect of the first, or it will be simply a repetition of the material in the previous letter, which is rarely effective. To avoid such difficulties, up-to-date firms have adopted certain regular series of carefully planned letters, arranged in *climactic* order. This means simply that every letter is a little stronger or more urgent than the one before.

KINDS OF SYSTEMS

The number of letters used in this series and the intervals at which they are sent will depend upon the nature of the business and the character of the customer. A firm knows how long it can afford to wait for payment of accounts and plans its system accordingly. For instance, if a firm wishes to collect its accounts within a sixty-day period, a series of ten or more letters may be sent at regular intervals

during this time. If the account is not paid at the end of this sixty-day period, drastic measures are taken. This is called "close collection." In other business houses, especially retail, longer time is allowed. A series of from ten to fifteen letters is extended over a ninety-day period or longer and suit is brought at the end of that time. In the case of the third class of customers above, the letters in the series are sent in rapid succession so as to bring matters to a climax earlier than the sixty- or ninety-day period.

This arrangement of a series of letters does not mean that the same letter is sent to every customer, but that the same general *type* of letter is sent. It contains such material and makes use of such facts as suit his individual case.

TYPES OF LETTERS IN A COLLECTION SERIES

Since every firm must determine a policy of collection to suit its particular needs, it is impossible to outline a series of letters which can be used in every business house or even in any one kind of business. There are, however, three types of letters used in collection procedure which are common to all systems and which are simply varied to suit the individual case by a difference in tone or in number. These are:

1. Formal Notices.
2. Personal Appeals.
3. Threats.

THE FORMAL NOTICE

The *formal notice*, as the name implies, is a *form* statement or letter. It is entirely impersonal and is usually printed. It is simply a part of business routine, as is an advertisement, and it is supposed to serve merely as a reminder.

The first formal reminder is an invoice sent when the goods are shipped. This does not mean that the account is due but is sent in order to show the customer what goods have been shipped to him and the amount of his account. If a mistake has been made, or there is some misunderstanding, it can be adjusted. This saves delay later when the account really falls due.

A *statement* is the next step of reminder. It is sent so as to arrive on the day the account is due. This is usually filled in on a blank provided for the purpose and is a duplicate of the invoice. This is really the first step in retail collection. Some firms enclose advertising matter with this statement.

When this statement fails to bring a remittance by the end of the regular period allowed by the system of the firm, a formal note is sent. This is printed or typewritten and has blanks for discounts and amounts. If a customer has merely overlooked the account or has failed to receive it, he can see that this note is merely a "form" and he cannot possibly take offense. Here are some examples of notes of this sort which were sent by firms within ten to twenty days after the statement:

The enclosed statement of your account of — due on — was probably overlooked. We shall appreciate a remittance.

Let us know if there is any error in the enclosed statement of your account of — due — in order that we may correct it, as our records show that it is unpaid.

These formal reminders may grow more urgent as time passes, though they are still courteous in tone. If you will note the italicized words, you will see how they make the general tone more emphatic.

We enclose a statement of your account amounting to — which is unpaid and now — days *past due*.

Will you give this *immediate* attention?

We are very sorry to have to call your attention *again* to your account of — now — days *past due*.

We shall *expect* and appreciate a *prompt* remittance.

Apply the principles of collection correspondence discussed above to this series of exercises:

1. The policy of your firm is to collect all accounts within sixty days after they fall due. Write two formal notes, one to be sent when the account is ten days overdue, the other to be sent when it is twenty days overdue. Be sure that the second note is more urgent.

2. Write a series of three formal notes for a wholesale house. Underline the expressions in the second and the third which you have used to make them more urgent.

3. Write a note to be used by a retail firm when a customer's account is one month past due. Remember that retail merchants cannot be so urgent in requesting payment as wholesale merchants can, because retail customers are not used to the frank, direct methods of business.

THE PERSONAL APPEAL

After formal notes have proved unsuccessful, a longer letter suited to the individual case is written.

The number of personal appeals that may be sent is indefinite, but each tries to gain the customer's confidence by a tone of friendliness so that he will make some sort of reply. This reply will give the credit manager some idea as to how to proceed. The correspondent in this type of letter makes use of any one or several of the following common arguments or appeals:

The appeal to sense of fairness. The fact that a firm has given prompt attention to shipping an order, or that the goods were entirely satisfactory, makes prompt payment the only fair course for the customer to follow.

The appeal to pride. No man wants to be classed as "bad pay," "unsuccessful in business," or "dishonest."

The appeal to self-interest. A customer injures himself in two ways when he becomes delinquent: he impairs his credit standing and he helps to increase the prices he must pay for goods.

Impaired credit standing, a letter may point out, may make it impossible for a merchant to obtain goods except for cash, and hence he may eventually be forced into bankruptcy. It may hint at or make a direct refusal to fill further orders except for cash.

Any method of lowering prices is of interest, especially to a retail customer. The letter of personal appeal, therefore, may explain that in order to get the best terms from the manufacturer, a wholesale firm must buy for cash. In the case of a retail firm, ability to pay cash means a discount on a bill and consequently lower prices on merchandise.

OUTLINE FOR A LETTER MAKING A PERSONAL APPEAL

I. Introduction.

1. Refer to past unanswered correspondence.
2. Give facts about the order.

II. Argument.

III. Request for payment by a definite date.

EXERCISES

1. Write to a garage owner whose account of \$400 for tires is two months overdue. These tires are now worth \$600. You have lost the increase and the use of your money. Use the sense-of-justice argument.

2. An entirely reliable customer has an account now two months past due. Make the assumption that business has been slow. Ask for a verification of this. Show yourself willing to grant extension if his reply is satisfactory.

3. A customer has delayed payment of \$100 for a job of printing rushed out to him at his urgent request. You had to set aside other orders to accommodate him. Appeal to his sense of justice.

4. A firm which is rather unreliable and often delinquent in making payment owes \$400. Write a strong but friendly appeal to him to pay his account. Hint at refusal to allow further credit.

5. Write a personal letter to be used by a retail merchant for collecting delinquent accounts. Appeal to the customer's interest in securing goods at as low a price as possible.

THE THREAT

The threat is employed when a customer has failed to respond to friendly treatment and argument. It takes the form of a warning that he must now take the consequences of his failure to pay and suggests one of three courses which will be followed:

1. Sending a draft.

2. Putting the account in the hands of a collection agency.

3. Instructing an attorney to bring suit for the amount.

The draft. A bank has no authority to pay to a firm money which it may demand from a debtor's account, without that debtor's permission — or, in legal terms, unless he "honors the draft." So a draft does not *compel* a debtor to pay. It does, however, injure his credit with his bank and he would find it difficult to obtain a loan in case of an emergency if many drafts had been sent to him and dishonored. Sometimes, too, a customer who has failed to make any reply to letters from the firm may give the bank his reason for not being able to meet the draft, and the firm then has some ground for future argument.

The collection agency. The threat to turn a debt over to an agency for collection is effective because a customer realizes that the one idea of an agency is to collect the money and that they resort to no end of annoying and embarrassing methods. He knows that he may expect no leniency of any sort.

The lawsuit. The main feature of this threat which induces the customer to pay is the fact that his delinquency will be given more or less publicity and that he will be forced to pay eventually.

While these threats are effective, a firm hesitates as a rule to use them except as a last resort, because they are so likely to mean entire loss of the customer and a permanent break in friendly relations, which in the case of some customers is undesirable.

Every attempt, therefore, is made to keep a threat from being unfriendly in tone. It is softened by some

expression of regret that such action must be taken, by a reasonable explanation of the necessity, or by an offer of a "last chance" to pay before putting the threat into effect.

ARRANGEMENT OF MATERIAL IN A THREAT

The following letter illustrates a good method of arrangement:

Gentlemen:

In spite of the fact that we have sent you frequent statements of your past due account and have written you on June 5, 15, and 22 regarding it, we have not had a remittance nor the courtesy of a reply to these letters.

We fully realize the injury that a lawsuit would do to your credit and have offered to make any reasonable adjustment rather than to resort to this means of collection.

We cannot, however, allow this account to run any longer and very much to our regret we shall have to put it in the hands of an attorney unless we receive a check in full by the 15th.

Yours very truly

A general outline of this letter may be convenient to follow. It may, of course, be varied by arranging points in a different order.

I. Introduction.

1. Reviews previous attempts to collect.
2. States the amount or other facts about the account.

II. Argument.

1. Regrets necessity for such action.
2. Points out undesirability to customer of such a measure.

III. Conclusion.

1. Sets a definite date for putting threat into effect.
2. Urges payment before that date.

EXERCISES

1. Write a threat to draw on a customer's account for \$105. He has made continual promises to pay but has kept none of them. Advance arguments against a draft.
2. Threaten with a suit a retail customer in a small town. Show the humiliation of publicity.
3. A customer has paid no attention to any of your letters regarding his account of \$504. He is deeply in debt to other concerns as well. Threaten a suit.

THE DEFINITE THREAT

The final step in a collection system is the letter from the firm which announces the sending of a draft or the letter from the collection agency or the law firm stating that they hold the account. It is very short.

SUMMARY OF THE FOLLOW-UP SYSTEM

- I. Period of notification.
 1. Invoice sent with the goods.
 2. Invoice sent to arrive date bill is due.
 3. Brief form reminder, printed, with blanks for dates and amounts.
 4. Stronger printed reminders. The number is determined by the policy of the house.
- II. Period of personal appeal.

Typewritten personal letters making use of appeal to sense of fairness, to pride, or to self-interest, and stating a definite requirement.
- III. Period of urgency.
 1. A threat, friendly but firm in tone.
 2. Definite notice of draft, suit, or a letter from a collection agency.

EXERCISE

Write a complete set of notices and letters to be used as a follow-up system by a wholesale firm whose terms are thirty days and who allow an account to run ninety days from date of invoice. Date these notices and letters carefully in order to show proper intervals between each.

CHAPTER EIGHTEEN

LETTER OF APPLICATION

IMPORTANCE OF THE LETTER OF APPLICATION

The growing use of the "blind" advertisement which directs an applicant, for example, to address "146 Tribune," makes it imperative for you, if you expect to go into business, to be able to write a good letter of application. A position advertised may offer the very opportunity you are looking for, but the only way you can obtain even the name of the firm advertising or the privilege of an interview, in many cases, is to be able to write a letter of application which will "stand out" among many others. Remember, competition for the really desirable positions is always keen. Many firms use their names in advertising but request that all applications be made in writing. Their reason for this, like that of the users of the "blind" advertisement, is that it enables them to eliminate at the beginning obviously careless, incompetent, or unfitted applicants and thus save an enormous amount of time.

ESSENTIALS OF THE LETTER OF APPLICATION

ATTRACTIVE APPEARANCE

The first letters of application to be discarded without even being read are those carelessly written, dirty, or otherwise unattractive or unbusinesslike in appearance. It will certainly pay, then, to understand some of the conventions to be observed in the matter

of stationery, and the arrangement, spacing, and any other detail which will give the impression that your work in general is characterized by neatness and care.

1. Use plain white foolscap, of good quality, regulation business size (usually $8\frac{1}{2}$ x 11 inches), and an envelope to match. No other stationery is correct.

2. Use only one side of the paper.

3. Have the letter typewritten, using single space in order to keep it from seeming too long, with double space between paragraphs. If you are applying for a position as a bookkeeper, clerk, or the like, where good penmanship is a requirement, write the letter in longhand.

4. Follow closely all directions given in Chapter 13 for margins and for punctuating and arranging the various parts of a letter.

5. In answering a "blind" advertisement, the inside address should contain the number of the advertisement on the first line, the name of the paper on the second, and the town and state on the third. Use the salutation "Gentlemen:" unless the advertisement specifies an individual.

6. The correct complimentary close is "Yours respectfully."

CORRECT LANGUAGE

The vice president of the Elgin Watch Company, Mr. De Forest Hulburd, explains another thing which the employer looks for in a letter of application. He says: "Our decision to employ or not to employ an

applicant is based largely upon his ability to speak and to write English correctly. For this reason we not only talk to an applicant, but we invariably ask for a written application in order to judge more accurately his ability to spell, punctuate, and use grammatical forms."

It would be a valuable set of rules indeed which, if followed, would insure the writer that his letter of application would be correct in language, spelling, and punctuation; but no such rules exist. The correctness of a letter depends solely upon the ability of the individual.

Realizing this and doubting your ability, you may at some time be tempted to make the mistake of copying or of adapting in some way to suit your own need a "model letter" of application from some "Letter Writer" or textbook. This is a very grave mistake indeed, as such letters are usually stilted and old-fashioned in language and unsuited either to your personality or to the requirements of the particular position for which you are applying.

HOW TO BEGIN YOUR LETTER

In writing an original letter, however, you will probably be puzzled about "how to begin." In solving this problem, you are likely to make the second common mistake in choice of language—that of using a trite, "stock" sentence of introduction. This will make your letter sound like dozens of others, and it may for that reason fail to make a favorable impression. Here are two of the beginnings to avoid:

I saw your ad for a stenographer in the "Tribune" this morning and wish to apply for the position.

On looking over the "Tribune" this morning, I saw your ad for a stenographer.

It is, of course, absolutely necessary to tell, by way of introduction, for what position you are applying, but it is possible to do so in ways less frequently used. Here are some possible beginnings:

You advertise this morning in — for a stenographer who is —, —, and —. I have these qualifications and should like to apply for the position.

Please consider me an applicant for the position of — which you advertise in today's —.

I have qualifications which I believe fit me to fill satisfactorily the position of — advertised in —.

Where the position has not been advertised, but you wish to know if there is a vacancy or have learned of one from another source, these sentences would be suitable:

If there is a position open in your office for a —, I should like to be considered an applicant.

I learn from — that there is a position open in your office for a —. I should like to be considered an applicant.

LOGICAL ARRANGEMENT

A careless jumble of miscellaneous facts regarding the applicant, all crowded into one paragraph, indicates that a writer has a confused, careless, disconnected way of thinking and is, therefore, not suited for a position which demands a quick, logical mind.

You will be able to avoid creating such an impression if you follow a simple rule:

Plan your letter before you begin to write.

Here is a possible paragraph outline, or plan, for a letter of application:

- I. Introduction.
- II. Education and experience.
- III. Personal data.
- IV. References.
- V. Conclusion.

Education and experience. After one of the introductory paragraphs already suggested there should follow a statement of facts which tend to show that because of your education and experience you are fitted for the position. Do not make this paragraph too detailed. Select only the facts which have direct bearing on the particular position. For example, experience as a grocery clerk has no connection with an applicant's ability as a stenographer in a railroad office.

If you have had no experience, do not call attention to the fact by such a statement as, "I have had no experience." Make the most of your statements about your education and add any facts tending to strengthen your case — for example, your interest in the special kind of work or why you have chosen this particular position or advertisement.

Personal data. Unless it has been found convenient to include them in the paragraph discussed above, the following facts should be mentioned: age, nationality, reason for leaving present position, salary expected (not to be mentioned unless the advertisement so specifies), etc.

References. Observe the following rules in giving references:

1. Give complete titles and indicate the position of each person to whom you refer; e. g., "Mr. Morton G. Ellis, President of the First National Bank."

2. For the convenience of the reader, give complete address and telephone number.

3. Do not offer too many references. Select the two or three persons best qualified to speak of you.

4. Arrange the names in tabulated form; i. e., each on a separate line in the center of the page.

The conclusion. Make this, like your introduction, very brief. Request an interview and tell how you may be reached by telephone or letter; e. g., "May I have an interview? I may be reached by telephone at —— or by letter at 304 N. Washington Street."

EXERCISES

1. Write an application for a position in answer to a blind advertisement in your daily paper.

2. Write an imaginary ad which will cover the sort of training you have had, and then answer it. Use only actual facts, supposing you have completed the school work you are now taking and are ready for a position.

PART FOUR

WORD STUDY

INTRODUCTION

A GOOD VOCABULARY, A GOOD INVESTMENT

Have you ever said of some speaker, or of some business acquaintance, "That man has a wonderful vocabulary," or "He is a very fluent speaker"? If you have, you were really saying, "How many words that man knows!" for the secret of the person who never has to hesitate for a word is that he knows so many. If one slips from his mind, he has another ready to take its place.

But have you ever, on the contrary, suffered sympathetically with the speaker during long, painful pauses in which he searches for words to express his idea and finally, giving up hope, leaves his sentence unfinished or begins it again in different words?

In business, many so-called injustices come about because of the contrast drawn between the person who has a good command of words and the person who has not. Suppose that two men in a certain department of a business apparently have equal chances to secure promotion to an important position which is vacant. Each is called in for an interview and asked to give his ideas on, say, the future policy of the department with regard to purchasing, etc. Now which of them really has a better chance — the man with a bit better ideas, but incoherently and haltingly expressed, or the one with ideas not quite so good, but forcefully expressed in well-chosen words? The answer will not always hold good, but the chances are very much against the man with a

poor vocabulary who "knows but can't explain" something.

Look at the following absurd mistakes made by stenographers either in writing notes or in transcribing them. They are mistakes due to a limited vocabulary and an unfortunate effort to cover this deficiency by "guessing" at what was dictated. Each one of these is a reflection upon the efficiency of the stenographer and hence upon her actual financial worth to her employer.

As the sentence was typewritten

We have accented to his demands.

I have found your little pamphlet very stipulating.

The late Mr. Lewis, a prominent residence of Chicago, left \$5000 to the Red Cross.

The report for the physical year 1918-19 is enclosed.

For this purpose, we employ a correspondence censure.

We find we can disperse with these monthly reports.

He is capable of filling any consecutive position.

We do not question Mr. James' voracity.

Typed on an envelope from a list of names

Mr. J. Deceased Lewis,
48 Elmwood Court,
City.

As it was dictated

We have *assented* to his demands.

I have found your little pamphlet very *stimulating*.

The late Mr. Lewis, a prominent *resident* of Chicago, left \$5000 to the Red Cross.

The report for the *fiscal* year 1918-19 is enclosed.

For this purpose, we employ a correspondence *censor*.

We find we can *dispense* with these monthly reports.

He is capable of filling any *executive* position.

We do not question Mr. James' *veracity*.

Lewis, J. *Deceased*
48 Elmwood Court
City

Even one new word every week, thoroughly learned

so that it really belongs to your vocabulary, is as much a business asset as regular weekly deposits to your savings account.

HOW TO INCREASE YOUR VOCABULARY

1. Read all you can and listen to the conversation of educated people.

2. Never be content to pass by any word in your reading which you do not understand.

3. When you find an unfamiliar word, consult a dictionary at once if possible. If you make a note simply of the *word*, you lose the benefit of the context of the sentence which would help you to understand and remember the word better.

4. Try to find a use for a new word the day you first look it up. Repeat it, to make sure of the pronunciation. Compose sentences using it instead of reading street-car signs.

5. Learn the common Latin and Greek roots from which so many of our words are derived. They will help to make you less dependent upon a dictionary. For example, if you know that *mono* means "one," you will not need to look up such words as "monologue," "monotone," and "monosyllable."

Before you can say that you have added a word to your vocabulary, you must know three things about it:

1. What it means.

2. How to write it (spell, capitalize, and divide it into syllables).

3. How to pronounce it.

CHAPTER NINETEEN

LEARNING WHAT WORDS MEAN

In this section are lists of common Latin and Greek roots. They will make you acquainted with the word families in our language of which they are the antecedents. If you learn one root word, it will sometimes be the equivalent of learning ten English words, so that it is a very economical method of study.

Do not try to memorize these lists. You can learn them best by making for each root word a list of all the English words you can think of which are clearly related to it.

Be careful not to make the mistake of supposing that, because a word contains the *letters* of the root, it comes from it. There must be a common idea. Here is a simple example: The Latin prefix *re* means *again*, but the word *read* does not belong to the same family even if it does begin with *re*. Take the word *re-read*, however, and there is clearly the idea of *again*.

COMMON PREFIXES — OPENING SYLLABLES OF WORDS

<i>a-, ab-, abs</i>	away from	<i>epi</i>	upon
<i>ante</i>	before	<i>ex</i>	out of
<i>anti</i>	against	<i>in, un, il, ir</i>	not
<i>bi</i>	two, twice	<i>inter</i>	between
<i>circum</i>	around	<i>intra</i>	among
<i>contra(o)</i>	against	<i>mal</i>	bad
<i>co</i>	with	<i>mis</i>	wrong
<i>dis</i>	apart, not, no	<i>mono</i>	one

<i>non</i>	not	<i>re</i>	again
<i>per</i>	through, by	<i>retro</i>	backward
<i>poly</i>	many	<i>semi</i>	half
<i>post</i>	after	<i>sub</i>	under
<i>pre</i>	before	<i>super</i>	over
<i>pro</i>	for	<i>trans</i>	across

COMMON SUFFIXES — CLOSING SYLLABLES

It is difficult in all cases to assign specific meanings to the suffixes. Make a list of words containing them, however, and be able to define the words. In this way you will get an idea of their general meaning. Some of these are English.

<i>able (ible)</i>	<i>ful</i>	<i>less</i>	<i>ship</i>
<i>ant (ent)</i>	<i>ing</i>	<i>ly</i>	<i>tion, sion, cian</i>
<i>er, or, ar</i>	<i>ism</i>	<i>ment</i>	<i>tude</i>
<i>fold</i>	<i>ive</i>	<i>ness</i>	<i>ward</i>

COMMON ROOT SYLLABLES

Make a list of all the words you can think of which are made up in part from each of these root syllables. Be sure that you can see a common idea or meaning in the English word and the root.

GROUP I

1. <i>ann, en</i>	year	7. <i>cent</i>	hundred
2. <i>audi</i>	hear	8. <i>chron</i>	time
3. <i>auto</i>	one's self	9. <i>cor</i>	heart
4. <i>bene</i>	good	10. <i>cra</i>	rule
5. <i>bio(s)</i>	life	11. <i>cred</i>	believe
6. <i>capi(t)</i>	head	12. <i>dec</i>	ten

GROUP II

13. <i>demo</i>	people	15. <i>dorm</i>	sleep
14. <i>dict</i>	say	16. <i>duc(t)</i>	lead

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17. <i>fact</i>	make	21. <i>ge</i>	earth
18. <i>fid</i>	trust	22. <i>gen</i>	birth
19. <i>fin</i>	end	23. <i>grad, gress</i>	step
20. <i>frag, fract</i>	break	24. <i>gram</i>	letter

GROUP III

25. <i>graph</i>	write	31. <i>mal</i>	bad
26. <i>hydro</i>	water	32. <i>mar, mer</i>	sea
27. <i>jud(ic)</i>	law	33. <i>mens, met</i>	measure
28. <i>leg</i>	law	34. <i>ment</i>	mind
29. <i>liter</i>	letter	35. <i>migr</i>	move
30. <i>log</i>	speak	36. <i>mono</i>	one

GROUP IV

37. <i>mort</i>	death	43. <i>prim</i>	first
38. <i>ped</i>	foot	44. <i>rupt</i>	break
39. <i>phono</i>	sound	45. <i>sacr</i>	holy
40. <i>polis</i>	city	46. <i>sal</i>	salt
41. <i>port</i>	carry	47. <i>scrib, script</i>	writing
42. <i>posit, pose</i>	place	48. <i>sens</i>	feel

GROUP V

49. <i>sol</i>	alone	55. <i>ver</i>	true
50. <i>stell</i>	star	56. <i>vert</i>	turn
51. <i>tel</i>	far	57. <i>vid, vis</i>	see
52. <i>temp</i>	time	58. <i>voc</i>	call
53. <i>terra</i>	earth	59. <i>volo</i>	wish
54. <i>trac</i>	draw	60. <i>typ</i>	stamp, figure

DEFINING NEW WORDS WITHOUT USING A DICTIONARY

By referring to the lists of root syllables, see how many of the following words you can define. Do not use a dictionary until you have completed the exercises. Then verify your work.

GROUP I

- | | | |
|------------------|------------------|-------------------|
| 1. abduct | 6. caption | 11. constellation |
| 2. abrupt | 7. centennial | 12. cordial |
| 3. asterisk(*) | 8. centipede | 13. decade |
| 4. autobiography | 9. chronometer | 14. democracy |
| 5. benefactor | 10. commensurate | 15. dormant |

GROUP II

- | | | |
|----------------|------------------|---|
| 16. emigration | 21. graphophone | 26. interstate |
| 17. epidemic | 22. illiterate | 27. intrastate |
| 18. facsimile | 23. incredible | 28. introduce |
| 19. fragile | 24. infinite | 29. invoke (<i>in-</i>
<i>voke a bless-</i>
<i>ing</i>) |
| 20. generate | 25. interruption | 30. involuntary |

GROUP III

- | | | |
|------------------|---|-------------------|
| 31. jurisdiction | 36. perennial | 41. retrogression |
| 32. lithograph | 37. phonic | 42. revoke |
| 33. maritime | 38. phonography | 43. Sacramento |
| 34. monolith | 39. post mortem | 44. saline |
| 35. pedometer | 40. primeval (<i>pri-</i>
<i>meval forest</i>) | 45. sensitive |

GROUP IV

- | | | |
|-----------------|---------------|--------------------|
| 46. solitude | 51. transfer | 56. verisimilitude |
| 47. telephone | 52. transpose | 57. visible |
| 48. telescope | 53. typical | 58. visit |
| 49. terra firma | 54. verdict | 59. vocation |
| 50. tractor | 55. verify | 60. voluntary |

CHAPTER TWENTY

SPELLING AND CAPITALIZATION

ENCOURAGEMENT TO THE POOR SPELLER

Are you “just naturally” a poor speller? Have you, because of repeated mistakes, fallen into the habit of saying, “I simply can’t learn to spell,” and given up the effort? If you have, you are unnecessarily discouraged. The task before you is not, as you suppose, to learn countless words, but a hundred or so common ones; for, if you will analyze your case, you will find that *you do not misspell so many words, but the same few words so persistently*. Your first business, therefore, is to find out what those few words are and persevere until you learn them.

SOME SUGGESTIONS FOR STUDY

Make your own textbook. Study your own mistakes. Put down, in a notebook or in the back of some text, every word you find you have misspelled. If you are assigned a regular spelling lesson, the most economical method of study is to find out which words are really *your* lesson. Do this by having some one dictate the words to you, before you begin to study. Then eliminate all you have spelled correctly. This leaves your study period free for you to devote to, say, five or six words you do not know.

Study the application of some of the common rules for spelling. Although the spelling of English words is very irregular and illogical, you will not be

altogether without help in bringing some order out of the confusion. This help will be the few simple rules for spelling which, although they have some exceptions, explain such apparent contradictions as these:

referred	but	reference
arranging		arrangement
shipping		shipment
dec-e-i-ve		defic-i-e-nt

Do not try to memorize these rules, but find all the words you can to which you can apply them.

1. The silent final *e* rule:

Drop *e* before a vowel ending: *arrange, arranging*.

Keep *e* before a consonant ending: *arrange, arrangement*.

When *e* is immediately preceded by *c* or *g*, and followed by *a* or *o*, retain the *e* to keep the *c* or *g* soft. Drop the *e* before *e*, *i*, *y*, as any of these will preserve the soft sound of *c* or *g*.

In diagram form, with examples, this rule is:

c }	<i>e</i>	{ a	<i>noticeable</i>
g }		{ o	<i>courageous</i>
c }	<i>e</i>	{ e	<i>encouraging</i>
g }		{ i	<i>noticing</i>
		{ y	<i>changing</i>

EXCEPTIONS. *judgment, abridgment, mileage, acknowledgment*.

2. The *ei* and *ie* rule.

First determine the sound of the diphthong (*ie, ei*). When it has the sound of long *e* (*ē*), put *i* before *e* except after *c*: *believe, receive*.

When it has the sound of long *a* (*ā*), put *e* before *i*: *vein*, *neighbor*, *weigh*.

When it has any other sound,—i.e., *ě*, *ǎ*, *ǐ*, *ī*, *ö*, *ō*, *ů*, *ū*,—put *i* before *e* regardless of *c*: *deficient*, *handkerchief*, *review*.

In diagram form the rule is:

$$\text{Sound of } \begin{cases} \bar{e} & ie & \text{except after } c \\ \bar{a} & ei \\ \check{e}, \check{a}, \check{i}, \bar{i}, \ddot{o}, \bar{o}, \ddot{u}, \bar{u} & ie \text{ even after } c. \end{cases}$$

EXCEPTIONS. *leisure*, *species*, *weird*, *seize*, *counterfeit*, *height*, *foreign*, *forfeit*.

3. The rule for doubling final consonants applies:

$$\begin{array}{l} \text{To} \left\{ \begin{array}{l} \text{Words of one syllable.} \\ \text{or} \\ \text{Words of more than one syllable, if accented} \\ \text{on the last.} \end{array} \right. \\ \\ \text{When} \left\{ \begin{array}{l} 1. \text{ They end in a single vowel preceded by} \\ \text{a single consonant.} \\ \text{and} \\ 2. \text{ They add a vowel ending.} \end{array} \right. \end{array}$$

EXAMPLES. *refer*, *referred*, *reference*; *benefit*, *benefiting*, *benefited*; *occur*, *occurred*, *occurrence*.

EXCEPTIONS. *transferable*, *inferable*, *forgettable*, *excellent*.

4. The rule for *ize* and *ise*.

By far the greater number of English words are spelled *ize*. The following are not, however, and are frequently misspelled: *advertise*, *compromise*, *super-vise*, *surprise*.

5. The rule for *l* and *ll*.

When a word already ends in *l*, keep that *l*, when adding the ending *ly*: *really*, *finally*, *respectfully*; but *true*, *truly*.

6. The rule for *cede*, *sede*, *ceed*.

Most words ending in the sound *sēd* are spelled *cede*.

Three are spelled *ceed*: *exceed*, *succeed*, *proceed*.

One is spelled *sede*: *supersede*.

Study the word lists compiled by teachers, business firms, etc. These word lists are usually made up of the most common errors made by groups of students, clerks, or stenographers, and you will probably find that you miss many of them. This plan for study is especially effective if you are not doing any regular written work which will enable you to discover your mistakes. Here are some suggestive lists. Watch the magazines and look in modern spelling books for others.

THE UNDERWOOD LIST

This list was compiled by the Underwood Typewriter Company. From it they select twenty-five words which they use as a test for employees or for students sent from business schools to be graded impartially on their ability. These are "catchy" words in many cases, but they are common and very frequently misspelled.

definite	cylinders	statistics
recommend	carburetor	requisite
disappointment	carburetion	essential
privilege	eliminate	calculation
principal	radiation	excellent
accommodate	mechanism	balance
acknowledgment	activities	itemize
separate	article	vicinity
negotiate	practical	useful
embarrassment	eccentric	synopsis
refer	particle	fulfill
referred	San Francisco	forgery
judgment	Des Moines	aperture
occur	Cincinnati	analysis
occurred	Los Angeles	tendencies
response	mileage	oblivious
prefer	procedure	surprise
compel	unavoidable	concentrate
merchandise	incompetent	resources
reckoned	similar	sufficient
indispensable	primary	nominate
adjournment	calendar	endorsement
verify	familiar	prejudice
stationary	accumulate	journey
stationery	guarantee	persistent
exaggerate	schedule	agreement
affidavit	miscellaneous	benefited
grateful	gauge	accordingly
occurrence	information	complaint
concerning	particular	reconciliation
maturity	exclusively	illustration
actually	desirous	voucher
shipping	insurance	commercial
control	registration	integrity
promissory	omitted	prepare
detection	changeable	confiscate
omission	interfered	effective
temporarily	develop	desirable
interfere	exceptional	criticize
courtesy	likelihood	federal

difficulty	premium	Philippines
believe	oblivious	advertisement
memorandum	rateable	persuade
metropolis	beginning	requisition
industrial	planning	successors
automatic	consumers	pivot
basis	systematize	pursuance
accentuate	finally	furtherance
cordially	original	incorporate
defensive	recently	contemporary
available	deficit	summons
maintenance	description	ornamental
durable	dilemma	annual
lenient	mercantile	questionnaire
discipline	collateral	opportunity
energetic	defendant	advisable
division	continuance	intention
publicity	vertical	proposal
anticipate	discrepancy	consequence
aluminum	argument	organization
apparatus	revenue	conscientious
vehicles	disbursement	mortgage
efficient	extraordinary	associate
column	occasion	permanent
eventually	dischargeable	
ability	commodity	

**WORDS MISSPELLED BECAUSE FREQUENTLY
MISPRONOUNCED**

<i>This way</i>	<i>Not this</i>	<i>This way</i>	<i>Not this</i>
accidentally	accidently	laboratory (labor)	labratory
Arctic	Artic	occasionally	occasionally
athletic	atheletic	partner	pardner
boundary	boundry	percolator	perculator
February	Febuary	repetition	repition
government	goverment	representative	representive
height	heighth	surprised	suprised
incidentally	incidently		

WORDS DIFFICULT TO SPELL BECAUSE OF SILENT
LETTERS

adjourn	chamois	gingham	resign
answer	column	gnaw	rhyme
autumn	Connecticut	island	salmon
balmy	corps	isthmus	Wednesday
bouquet	furlough	mortgage	Des Moines
campaign	pneumatic		

WORDS SOUNDING ALIKE BUT DIFFERING IN MEANING
AND SPELLING (HOMONYMS)

Here is a list of words that are a never ending source of annoyance to the stenographer. Stenography is writing according to sound; therefore words like *principal* and *principle* are represented by the same sign. When the stenographer comes to transcribe her notes, how is she to know which to write? The sign may stand for either. She tells this by the context of the sentence, using the word which expresses the meaning better. This makes a knowledge of the distinction between the meanings and the spelling of homonyms imperative.

The sentences following the definitions below will give you an opportunity to see if you are sure of them.

accede: to agree to

exceed (*ex*, out of, beyond, from): to go beyond, to be more than

1. When the demand for any article — the supply, the price increases.
2. They will not — to such a demand.
3. He was charged with — the speed limit.
4. They will have to — to the demands of the strikers.

accept: to take

except (*ex*, out of, from): to leave out.

1. — his terms at once and sign the contract.

2. We — for such positions only those who have high school diplomas.

3. We — all — those who are under fourteen years of age.

addition: an increase.

edition (*of a book*): the number of copies printed.

1. The Rolfe — of Shakespeare's plays is used in this school.

2. This book is now in its tenth —.

3. They are considering an — to the building.

4. Build in the most popular — to the city.

advise (*verb*): to counsel, to inform.

advice (*noun*): counsel, suggestion, information.

1. We can offer you no — better than that.

2. We — you to buy early.

3. Upon the — of our lawyer we have brought suit.

4. Please — us what you will do about our order.

affect (*verb*): to act upon, to change.

effect (*noun*): the consequence, the result.

effect (*verb*): to accomplish, to cause.

1. This reduction in price does not — orders placed prior to the 1st of this month.

2. This reduction in price will have no — upon such orders.

3. The doctor said that he could never — a complete cure.

4. The change was — without serious delay.

5. Has the Income Tax — the sale of these mortgages?

6. The — of this will not be noticed for a long time.

already (*adverb*): a "time" word, tells when.

all ready (*adjective*): a "descriptive" word, prepared.

1. The goods have — been shipped.

2. We have — received a report.

3. — they are dissatisfied.
4. The papers were — for you yesterday.

ascent: climbing, climb.

assent: to agree to, agreement.

1. The — was tedious.
2. At last he has — to our plan.
3. — is the antonym or opposite of *descent*, and *dissent* the antonym of —.
4. Only his — is necessary now to letting the contract.

beside: at the side of.

besides: in addition to.

1. What did you accomplish — this?
2. We have lost nothing — the jewelry.
3. What shall I do — addressing the letters?
4. Do not put that expensive chair — such an ugly table.

brake: a device to stop some mechanism.

break: to destroy, injure, pause.

1. This bicycle is equipped with a new model coaster —.
2. The — in their friendly relations came last January.
3. We have sometimes worked fourteen hours without a —.
4. You can, with this —, bring your car to a stop in one-half the time ordinarily necessary.

calender (key word, *paper*): a roll to produce a glossy finish on paper.

calendar (key word, *day*): a device for telling days of the month, etc.

1. Look at the — and see on what day the 25th came.
2. Super—ed paper is better for our purpose.

canvas (*noun*): a strong cloth.

canvass (*verb*): to search out, to solicit.

1. We have — the neighborhood thoroughly.
2. The — is on display at O'Brien's Art Galleries.
3. Situation Wanted. No —.

capital: head, chief, most important city.

capitol (key word, house): a government building;
some particular government building.

1. Springfield is the —— of Illinois.

2. While I was in Springfield, I visited the ——.

3. What —— will he invest?

4. Funds for building the various state —— were raised by floating bonds.

caret (^): printer's mark to show the omission of letters.

carrot: a vegetable.

carat: a weight, 4 grains.

1. This weighs less than $\frac{1}{4}$ ——.

2. Insert the —— here.

choose: present time.

chose: past time.

1. Whom will you ——?

2. I should never —— that one.

3. He —— the one he thought best fitted.

4. If you were allowed to ——, which would you take?

complement (*complete*): something which adds to or completes.

compliment: an expression of praise.

1. My work is merely ——ary to his.

2. He has said some very —— ary things about our office.

council (key word, city): a group of people.

counsel: advise, advice, a legal adviser or lawyer.

consul: a representative of a foreign country.

1. There will be a —— meeting at 8 o'clock Saturday evening.

2. The judge appointed him —— for the defendant.

3. I shall be at the Japanese ——'s office to keep my appointment with him.

4. We —— him not to undertake that.
5. The —— passed this ordinance at the last meeting.

correspondence: letters, writing letters.

correspondents: people who write letters.

1. We have filed all our —— on that subject.
2. Our —— have been instructed to follow this form.
3. I took one of the University of Chicago's —— study courses.
4. Our —— on this subject began two months ago.

devise (*verb*): to plan, to discover.

device (*noun*): contrivance, scheme.

1. We have tried to —— some way to utilize waste material.
2. This is an interesting —— for making an automobile burglar-proof.
3. He has patented the —— he showed us
4. If we can —— no better system, we shall copy yours.

emigrate (*emigrants*): leaving a country.

immigrate (*immigrants*): coming to a country.

1. All —— are detained at Ellis Island.
2. In the United States —— far exceeds ——.

eminent: famous.

imminent: *immediate*, impending, threatening.

1. He is an —— lawyer.
2. His removal was ——.
3. We are not greatly concerned, as we think such action is not ——.

finally: at length, at last.

finely: in small parts, beautifully.

1. We have —— heard from him.
2. Have you —— decided to see him?
3. I have never seen such —— adjusted machinery.

formally: in a formal, stiff, or regular manner.

formerly: previously.

1. He was —— with Sears, Roebuck & Co.
2. We have not yet been —— notified of his resignation.
3. —— we were able to get these at one-half the present cost.
4. The officers were —— installed last night.

hear } The difference between these words is
here } : obvious, but careless confusion, common.

1. We did not know that he was ——.
2. “——! ——!” cried the crowd to the speaker.
3. I put them —— when I —— him coming.
4. Are they often ——?

later: (earlier) a “time” word.

latter: (former) after. A word usually of location or position.

1. We shall be pleased to postpone the meeting to some —— date.
2. I find his —— book by far the more entertaining.
3. He bought the lamp and the shade, but the —— is to be cleaned before it is delivered.
4. Mr. L. and Mr. J. have both had experience in this line; the —— was for ten years with Carson Pirie Scott.

leased: rented.

least: smallest in amount.

1. The —— you can do is to allow a discount.
2. If we had —— it for two years, we should have lost money.
3. We have **at** —— succeeded in interesting him.
4. The building was —— for ninety-nine years.

lessen: to make less.

lesson: instruction; something to be learned.

1. That does not —— our responsibility.
2. That is a —— well worth learning.

loose: not tight.

lose: to be unable to find.

1. Something about the engine is —.
2. We shall — no time in finding out what the trouble is.
3. The catch on your pin is very —. You may — it if you are not careful.

miner: a person who works in a mine.

minor: a person under legal age; less important, smaller.

1. The contract of a — is not binding.
2. He omitted two or three — details.
3. The recent strike gave coal — a wage increase of 20 per cent.
4. The court appointed a guardian, as the heir to the property is a —.

precede (*pre*, before): to go before.

proceed: to go forward, to continue, to advance.

proceeds: returns.

1. The — of the lecture will be given to the Red Cross.
2. Your failure to respond to any of our letters regarding your account leaves us in doubt as to how to —.
3. We have told him to — with the suit for damages.
4. He should — Mr. L., as he has been in the office longer.
5. He asks us to cancel all — orders.

propose: to suggest.

purpose: object, intention.

1. What do you — to do now?
2. What is your — in writing to him?
3. We — that you give us a promissory note for the amount.
4. His work seems to have been to no —.

quiet: still, calm.

quite: very, completely.

1. It is —— impossible to grant your request.

2. We know —— well that business has been dull in that locality.

3. The cotton market is —— just now.

4. We were —— unprepared for your decision.

residence: dwelling in a place, a dwelling.

residents: persons living in a place.

1. Where is his legal ——?

2. The —— of the neighborhood protested against the building of the garage.

3. The —— is to be rented or sold.

sight: seeing, a view.

site: situation.

cite: to quote, to point out.

1. This is one of the most favorable —— in the city for a hospital.

2. I could —— half a dozen cases of this kind.

3. We lost —— of them in the crowd.

4. This —— would afford a view of the lake.

stationary: fixed in position.

stationery: paper.

1. The desk is ——.

2. He carries drugs and ——.

therefor: for it, for that.

therefore: consequently.

1. He did not state his reason ——.

2. He did not state his reason; —— we were left in doubt as to the justice of his decision.

3. He bought the house and in payment —— offered a check on the First National Bank.

4. We can give no cause —.

5. I have not read his testimony; — I am unprepared to state an opinion.

6. The shipment, —, will be delayed for another week.

to: a preposition followed by a noun or a pronoun.

too: an adverb. Has the idea of “more than,” in addition to, also.

two: a number.

1. He is going —.

2. He is going — Mexico on business.

3. We — may be held responsible.

4. — whom shall I give this?

5. There are — of our representatives there. Give it — either.

6. That — is a mistake.

ware: articles of merchandise, goods.

wear: to dress in.

1. These dresses will stand hard —.

2. Hard— has increased enormously in price.

3. Aluminum cooking — is very popular.

4. He displayed his —s.

5. We are having a good special sale of children's under—.

waste: to spend unnecessarily, loss.

waist: part of the body, a garment.

1. During the war, much was done to stop —ing of food.

2. This line of — will be excellent sellers for spring trade.

3. Try to eliminate so much — of materials.

4. He has — thousands of dollars exploiting that mine.

WORDS WHICH MUST BE WRITTEN WITHOUT A HYPHEN

All words and combinations ending in *self*, *body*, *thing*, *ever*, *where*, *hood*, and *ship* must be written as

one word and without a hyphen. A list of some of the more common examples includes the following:

myself	something	elsewhere
themselves	nothing	nowhere
anybody	everything	somewhere
somebody	whoever	anywhere
everybody	whenever	friendship
nobody	whatever	likelihood
anything	wherever	guardianship

WORDS WHICH MUST NOT BE COMBINED

all right (there is no word <i>alright</i>)	pro rata
on to	every time
no one	per cent

WORDS WHICH ARE WRITTEN AS ONE

almost	instead	abreast
always	nevertheless	aboard
altogether (wholly)	railroad	until
although	rewrite	fulfill
allspice	sometimes (as an adverb)	enroll
apiece	surname	foretell
extraordinary	without	handful
inasmuch	cannot	welfare

DIVISION OF WORDS AT THE END OF A LINE

A word should never under any circumstances be divided at the end of the line except between syllables. This rule is absolute; it has no exceptions. Every stenographer, certainly, must know how to conform to it.

A *syllable* is a group of letters containing a *sounded* vowel. Every new vowel sound in a word makes a new syllable. Therefore, one vowel alone may make

a syllable; e. g., a-board, sep-a-rate. The word "board," however, has only one syllable, for the two vowels *o* and *a* make only one vowel sound.

Sometimes, even though you can recognize the number of syllables, or vowel sounds, it is difficult to know exactly where to divide the word. For example, in the word "accumulated" you can readily count five syllables, but you may be in doubt as to whether to put the *l* with the *u* or with the *a*, whether to put the *t* with the preceding or following syllable.

In doubtful cases the best authority to consult is, of course, the dictionary. But this practice, if resorted to continually, means loss of time and hence inefficiency. There are two things which will help you to greater independence of the dictionary, careful pronunciation of the doubtful word and a knowledge of a few good general rules. Do not forget: *Some of these rules have occasional exceptions.*

RULES FOR THE DIVISION OF WORDS

1. Prefixes and suffixes (see page 218) are always syllables, and a word may, therefore, always be divided after a prefix or before a suffix.

The reason for this is clear if you examine a word with an English prefix; e. g., *unpleasant*. Since *un* has been attached to *pleasant* to make a new word, it is perfectly sensible to *unattach* it. With the Latin and the Greek prefixes and foreign roots this is more difficult to see, as they are not so familiar, but you will gradually become accustomed to them.

A suffix may take with it an additional letter: *run-ning*, *refer-ring*.

2. When a word contains double consonants, it may usually be divided between them: *refer-ring*, *ac-com-mo-dated*, *ship-ping*, *omit-ted*. This should not be done in the case of a word of one syllable originally ending in a double consonant: *bless-ing*, *purr-ing*.

Note that a word like "referred" cannot be divided between the double consonants, as the *ed* is not a syllable, *e* being silent.

3. Do not make a syllable of *ed* unless it has a distinct vowel sound. You can test this by seeing if it has the sound of the boy's name *Ed* or *Ted* in the word. If it has, it is a syllable and may be put on the next line: *asked*, *accept-ed*, *hoped*, *noticed*, *succeed-ed*.

4. Although, in pronouncing a word, the *t* or *d* may seem to belong with the *ed* or *ing*, —e.g., *accepted*, *accepting*,—do not put it there always. *Retain a complete word on the line, when possible.* *Account-ing*, *disgust-ed*.

5. Do not divide surnames.

6. Do not divide a word in such a way as to cause mispronunciation or to necessitate re-reading; e.g.,

..... We know nothing about it.

..... We think his knowledge of accounting, etc.

..... to avoid the repetition . . .

Divide the following words into syllables. Then verify your work by consulting a dictionary.

nation

national

prescription

occurred

lovely

omitted

acceptance	occurring	attended
business	accounted	pictures
truly	judged	Wednesday
respectfully	union	autumn
auxiliary	analyzed	ordered
assigned	indicated	changed

SPECIAL USES OF CAPITALS IN BUSINESS WRITING

Probably you have at some time during your school course had to learn fourteen tiresome rules for capitalization. You are sure to remember the more common ones prescribing that a capital letter be used at the beginning of the sentence, for the names of the days of the week and months of the year, for official titles, titles of books, the first word of every quotation of a sentence or more, etc.

There is one fundamental principle of capitalization, however, which cannot be too often reviewed. You will find it unfailingly useful. It is, that the same word may be written sometimes with a small, sometimes with a capital letter.

A word is written with a capital letter when it is the name of and fits only one particular person, place, or thing.

The same word is written with a small letter when it may be applied to any person, place, or thing.

This is simply another way of saying:

Proper nouns or adjectives are capitalized; common nouns or adjectives are not.

The *street* was wide.

Main *Street* is the widest in the city.

A *committee* was appointed.

The *Committee* on Ways and Means made a report to Congress.

The words *north*, *south*, *east*, and *west* are capitalized when they refer to one particular part of the country, but when they refer simply to directions they are written with small letters.

Walk *east* on State Street.

Our first great college was founded in the *East*:

There are, moreover, indicated below, some special uses for capitals in business letters, a knowledge of which will settle many puzzling questions for you as a stenographer or writer of business letters, and which are not covered by any rules you have learned previously. Nor can these be considered absolute rules; they indicate merely the form which most writers seem to prefer. This will probably change in time, so that you should keep constantly alert to observe the usage approved by the best business firms in their letters.

1. The chief items of an order or an enumeration of articles; e.g., "one dozen Brooms."

2. The names of the seasons, when they are used to describe catalogues, samples, or sales; e.g., "Our Spring Catalogue will be out next week."

3. Trade names and names of articles being sold by a firm in order that they will be more conspicuous for advertising purposes, or so that they will be easy to read; e.g., "We are just now out of Arrow Collars in the Collegiate model."

4. Certain of the abbreviations used in business:

C. O. D.
No.
Dr.

R. F. D.
O. K.
Ltd.

Inc.
Cr.
P. O.

Apply all these suggestions for capitalization to the following sentences:

1. Send us by american express c.o.d. 4 cases large size chase & sanbourns coffee.
2. We ordered a no. 131 style 48 colonial bedroom set, but you sent a no. 603 jacobean set.
3. Write to mr. evans, who is president of the firm.
4. Mr. evans, president of the evans spencer co., will arrive tuesday.
5. A committee has been chosen.
6. We recommend speed king tires for heavy hauls.
7. I am a graduate of a business college.
8. I was graduated from the bryant & stratton business college in 1912.
9. The administration has done away with all formal reports.
10. The united states food administration has issued many helpful bulletins for housekeepers.
11. See the united states bureau of education bulletin 804.
12. Every city should have a board of health.
13. The chicago board of health has ordered that night schools be closed during the influenza epidemic.
14. I have an account at the first national bank.
15. He was the president of the first national bank in the united states.
16. Send us form 494 when you have filled it out.
17. The independence mine is interested in 15 h.p. engines.
18. He will attend the convention.
19. At the commercial travelers' convention at joplin this was reported.
20. There are now only two living ex-presidents of the united states.
21. The speech of the evening was made by ex-president taft.
22. Recent figures show that our line of bud waists is the most popular on the market.
23. We are now holding our annual fall sale of queen quality shoes.
24. Throughout the northwest there have been heavy rains.
25. We are now located in the lyon and healy building on the northeast corner of jackson and wabash.

CHAPTER TWENTY-ONE

PRONUNCIATION

The next time you have an opportunity, notice the pronunciation of some group of people who are apparently well-educated or intelligent beyond the average. If you have never thought about it before, you will be astonished to find that in almost every case there is evidence of great carelessness about pronunciation. It will be rather unusual if you do not hear some one say "won't chu" or "can't chu" or "how d yuh know?" You may hear that the "goverment" isn't run right, that some one made an attempt recently to go over "Niagra Falls" in a barrel, that the "Dook" of Connaught is visiting in Chicago, or that a recently captured forger had used ten "a-li'ases."

Is it any wonder, then, that Americans are so severely criticized by other English-speaking people for their general disregard of their language and disrespect to it? Are you guilty?

Our common faults, if classified, are usually:

1. Indistinct enunciation, or running words together and leaving out syllables or letters: *can't chu, goverment.*

2. Incorrect vowel sounds: *dook.*

3. Misplaced accent or emphasis: *a-li'as.*

Indistinct enunciation is simply a matter of habit and arises usually from speaking rapidly. It is an easy habit to overcome, however, if you once give it your attention. Here is a corrective exercise which

may help: Say the word or groups of words slowly at first and then gradually increase your speed, being sure to include all sounds.

Will you?	when (not <i>wen</i>)
Can't you?	could have
How do you know?	might have
Did you?	go on
incidentally (5 sounds; count them)	asked
boundary (3)	diamond (3)
occasionally (5)	superintendent (5)
What did you do?	history (3)
usually (4)	Who did you?
salary (3)	I should have gone.
children	Do you know him?
would have	Is it here?
where (not <i>ware</i>)	

Incorrect vowel sounds. The vowel most frequently mispronounced by the majority of people is long *u* (\bar{u}), as in "fury," which is confused with the sound of long *oo* (\bar{o}), as in "fool." The words below have a long *u* sound. Add to the list any others you think of and then practice them. It may help you if you will remember that long *u* has exactly the same sound as the letter *u* does when you say the "a b c's." The sound will be exaggerated and seem affected at first, but practice will overcome this.

due	institute	enthusiastic
superintend	resume	reduce
suit	avenue	duke
costume	duty	revenue

The following words, on the contrary, have the long *oo* sound (\bar{o}):

root (not <i>rūt</i>)	soot (not <i>sūt</i>)
hoof (not <i>hūf</i>)	bouquet (not <i>bōquet</i>)
coop (not <i>cūp</i> or <i>cōop</i>)	roof (not <i>rūf</i>)

Of course, there are many other mistakes made in the vowel sounds. A person may say *ketch* for "catch," but that same person would never call "match" *metch*, so that no corrective drill exercises on such errors are practical. They do not fit enough persons. The thing to do is to find out what vowels *you* mispronounce and make a drill exercise for yourself. Here is a simple key to the common vowel sounds:

LONG VOWELS

SHORT VOWELS

*Pronounced exactly like the
names of the letters themselves*

ā	ate	ă	and	tan
ē	evil	ĕ	end	ten
ī	iron	ĭ	ink	tin
ō	open	ō (ah)	hot	top
ū	union	ŭ (uh)	up	tub

Now, for practice, make the vowel sound indicated in each of the following words; then pronounce the entire word:

since	gentlemēn
fēnce	gentlemān
thīnk	prōcess
bērry	prōcession
cēmētēry	mēnd
ēggs	fīnancier
āte	fine
pēnny	fīnance
fīnancial	genuīne
again (ai=ĕ)	fēminīne

Misplaced accent, or emphasis. There is no rule for placing the accent or emphasis in English. Every

word must simply be treated individually. For instance, observe the irregularity in accenting the following:

<i>depend'</i>	<i>depend'</i> able
<i>avail'</i>	<i>avail'</i> able
<i>obtain'</i>	<i>obtain'</i> able
<i>but</i>	
<i>admire'</i>	<i>ad'</i> mirable
<i>compare'</i>	<i>com'</i> parable
<i>prefer'</i>	<i>pref'</i> erable
<i>precēde'</i>	
<i>precēd'</i> ent (<i>adj.</i>)	
<i>precēd'</i> ence (<i>noun</i>)	<i>but</i> <i>prēc'</i> edent (<i>noun</i>)

Whenever you are in any doubt about a word, look it up in a good dictionary. Sometimes you will find two ways for pronouncing a word indicated; e.g., *dis'*putable — *disput'*able. This means that the first pronunciation is preferable. From the following lists of words frequently mispronounced as to vowel sound or accent, you will probably find that you miss several with which you can begin a list of your own. The words are unmarked in the left-hand column, so that you can test yourself before beginning your drill work.

<i>Accent</i> this syllable	<i>accent'</i> (<i>verb</i>)
Put the <i>accent</i> on this	<i>ac'</i> cent (<i>noun</i>)
an <i>admirable</i> deed	<i>ad'</i> mirable
<i>adults</i> and children	<i>adult'</i>
Montgomery <i>alias</i> Forbes	<i>ā'</i> lias (not <i>ali'</i> as)
England and her <i>allies</i>	<i>ally'</i> (not <i>al'</i> ly)
physics <i>apparatus</i>	<i>apparā'</i> tus (not <i>appără'</i> tus)
The rule is <i>applicable</i> here	<i>ap'</i> plicable (not <i>applic'</i> able)
<i>bade</i> farewell	<i>bāde</i> (not <i>bāde</i>)
a valuable <i>brooch</i>	<i>brooch</i> (ō)

a <i>clique</i> of girls	clique (klēek)
a fit of <i>pique</i>	pique (pēek)
<i>column</i> of figures	column (not <i>colyum</i>)
not <i>comparable</i> to this	com'parable
a <i>conspiracy</i> to kill him	conspir'acy
Go <i>contrast</i> these two	contrast' (verb)
a marked <i>contrast</i>	con'trast (noun)
<i>Conversant</i> means "familiar with"	con'versant
Always say "these" <i>data</i> , not "this"	dāta (not <i>dätta</i>)
Tell the <i>details</i>	details' (not <i>de'tails</i>)
The point is <i>disputable</i>	dis'putable
an old <i>elm</i> tree	elm (not <i>ellum</i>)
You <i>err</i> in that	err (like <i>her</i>)
an <i>exquisite</i> piece of lace	ex'quisite
rude, <i>gaping</i> crowds	gāpe (not gǎp)
a Venetian <i>gondola</i>	gon'dola
<i>granaries</i> for the wheat	grān'ary (not <i>grain</i>)
This literature is <i>gratis</i>	grā'tis (not grăt'is)
to <i>illustrate</i> a point	illus'trate (not <i>il'lustrate</i>)
to travel <i>incognito</i>	incog'nito
He receives <i>inquiries</i>	inquī'ry (not <i>in'quiry</i>)
an <i>interesting</i> person	in'teresting
<i>juvenile</i> court	juvenile (not <i>juvenīle</i>)
a <i>mischievous</i> boy	mis'chievous (not <i>mische'-vous</i>)
Field <i>Museum</i>	muse'um
I go <i>often</i>	often (silent <i>t</i>)
<i>pretense</i> of going	pretense' (not <i>pre'tense</i>)
<i>recess</i> in school	recess' (not <i>re'cess</i>)
a thrilling <i>romance</i>	romance' (not <i>ro'mance</i>)
medical <i>research</i>	research' (not <i>re'search</i>)
unlimited <i>resources</i>	resour'ces (not <i>re'sources</i>)
<i>suite</i> of rooms	suite (like <i>sweet</i>)
<i>vaudeville</i> performance	vaude'ville (vōd'vil)
the title of <i>viscount</i>	viscount (vī'count)
Fleischmann's <i>yeast</i>	yeast (not <i>east</i>)



APPENDIX

A. GENERAL ABBREVIATIONS

A.B. (B.A.)	Bachelor of Arts (a college degree)	D.C.	from the beginning
A.D.	(Latin, <i>Anno Domini</i>) in the year of our Lord	D.D.	Doctor of Divinity
adj.	adjective	Dec.	December
adv.	adverb	deft.	defendant
afft.	affidavit (a sworn statement)	Dem.	Democrat
A.M. (M.A.)	Master of Arts (a college degree)	dist.	district
Amb.	Ambassador	Dr.	Doctor
anon.	anonymous (without a name)	ed.	edition, editor
Apr.	April	e.g.	Latin, <i>exempli gratia</i> , for example
assn. (assoc.)	association	elec.	electricity
asst.	assistant	Esq.	Esquire
atty.	attorney	etc.	and so forth (<i>et cetera</i>)
Aug.	August	Feb.	February
ave.	avenue	Fri.	Friday
B.C.	before Christ	Gov.	Governor
B.L. (B.LL.)	Bachelor of Law	govt.	government
boul. (blvd.)	boulevard	hdkf.	handkerchief
bro. (bros.)	brothers	Hon.	Honorable
Capt.	captain	hr.	hour
cath.	catholic	ib. (ibid)	in the same place (<i>ibidem</i>)
C.E.	Civil Engineer	id.	the same (<i>idem</i>)
cf.	compare, consult	i.e.	that is (<i>id est</i>)
chap. ch.	chapter	incl.	inclusive
clk.	clerk	Jan.	January
Col.	Colonel	J.P.	Justice of the Peace
Cong.	Congress	Jr.	Junior
conj.	conjunction	K.C.	Knights of Columbus
c.p.	candle power	Mar. (Mch)	March

M.D.	Doctor of Medicine	R.F.D.	Rural Free Delivery
Messrs.	<i>Messieurs</i> , plural of <i>Mr.</i>	R.P.O.	Railroad Post Office
Mgr.	manager	R.S.V.P.	From French words meaning "Reply, if you please"
misc.	miscellaneous	Sat.	Saturday
Mlle.	Mademoiselle	Sen.	Senate, Senator
Mme.	Madam	Sept.	September
Mon.	Monday	S.O.S.	wireless distress signal
Nov.	November	Sp.	spelling
obs.	obsolete	Sr.	Senior
Ph.D.	Doctor of Philosophy	St.	Saint, Street
P.M.	Postmaster	Sun.	Sunday
P.O.	Post Office	Supt.	Superintendent
pred.	predicate	Thurs.	Thursday
prep.	preposition	treas.	treasurer
Pres.	President	Tues.	Tuesday
Prin.	Principal	Univ.	University
Prof.	Professor	U.S.S.	United States Ship
pro tem	for the time being	v.	verb
pub.	publisher, publishers	Visc.	Viscount
Q.E.D.	which was to be proved	vol.	volume
R.C.	Red Cross	V.P.	Vice President
Rep.	Representative	Wed.	Wednesday

B. COMMON ABBREVIATIONS USED IN BUSINESS

acct.	account	int.	interest
ad. val.	<i>ad valorem</i> (ac- cording to val- ue)	inv.	invoice
		inv't.	inventory
agt.	agent	lb.	pound
a.m.	morning	Ltd.	limited
amt.	amount	M.	noon
bal.	balance	mdse.	merchandise
bd'l.	bundle	memo.	memorandum
bdls.	bundles	mfg.	manufacturing
B. L.	bill of lading	mfr.	manufacturer
bldg.	building	mo.	month
bu.	bushel	mos.	months
bx.	box (es)	N.B.	<i>notabene</i> , notewell
c. o.	in care of	No.	number
Co.	company	O.K.	all right
C.O.D.	cash } on de- collect } livery	oz.	ounce (ounces)
cr.	credit, creditor	p.	page
cts.	cents	pp	pages
cwt.	a hundredweight	pc.	piece
dept.	department	pd.	paid
dft.	draft	per cent (%)	by the hundred
do.	ditto, the same	pkg.	package
doz.	dozen	pkgs.	packages
dr.	debtor	p.m.	afternoon
ea.	each	prox.	next month
et al.	and others	qt.	quart
ex., exch.	exchange	recd.	received
f.o.b.	free on board	rd.	road
ft. (')	foot, feet	R.R.	Railroad
gal.	gallon (G.)	Ry.	Railway
gr.	gross	S.S.	Steamship
h.p.	horse power	ult.	last month
i.e.	<i>id est</i> , that is	via (Latin)	by way of
in. (")	inch, inches	viz.	namely
inc.	incorporated	vs.	against
ins.	insurance	W/B	waybill
inst.	this month	wk.	week
		yds.	yards
		yr.	year

C. NAMES OF STATES AND THEIR ABBREVIATIONS

Ala.	Alabama	N. Dak.	North Dakota
Ariz.	Arizona	Nebr.	Nebraska
Ark.	Arkansas	Nev.	Nevada
Calif.	California	N. H.	New Hampshire
Colo.	Colorado	N. J.	New Jersey
Conn	Connecticut	N. Mex.	New Mexico
Del.	Delaware	N. Y.	New York
Fla.	Florida	Ohio	Ohio
Ga.	Georgia	Okla.	Oklahoma
Iowa	Iowa	Ore.	Oregon
Idaho	Idaho	Pa.	Pennsylvania
Ill.	Illinois	P. I.	Philippine Is-
Ind.	Indiana		lands
Kans. (Kas.)	Kansas	R. I.	Rhode Island
Ky.	Kentucky	S. C.	South Carolina
La.	Louisiana	S. Dak.	South Dakota
Mass.	Massachusetts	Tenn.	Tennessee
Md.	Maryland	Tex.	Texas
Me.	Maine	Utah	Utah
Mex.	Mexico	Va.	Virginia
Mich.	Michigan	Vt.	Vermont
Minn.	Minnesota	Wash.	Washington
Miss.	Mississippi	W. Va.	West Virginia
Mo.	Missouri	Wis.	Wisconsin
Mont.	Montana	Wyo.	Wyoming
N.C.	North Carolina		

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200 100 100
100 100 100
100 100 100
100 100 100

100 100 100

100 100 100

T. bread v - 5

100 100 100

affect - means to influence. To change

"my opinion will not be affected by his."

Effect - To accomplish something - The result

"We have effected our purpose."

Verbals

Infinitive -

Gerund - Predicate noun

Participle - " adjective

Frances Parkman's

"The Oregon Trail"

Set - But

sur - recline

Nicholas Judd

February 26th.

7/4/26

I had no reason for going; therefore
I stayed at home.
(Conjunctive Adverb)

